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TWENTY-SECOND ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1897.

PART I.

RELATING TO

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE
DEPOSIT, LOAN AND TRUST COMPANIES.

BOSTON :
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.
1898.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE, BOSTON, Jan. 12, 1898.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks, in accordance with the requirements of law, has the honor to present its twenty-second annual report, relating to the condition of the several

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS,
TRUST COMPANIES,
CO-OPERATIVE BANKS,
COLLATERAL LOAN COMPANIES, and
MORTGAGE LOAN AND INVESTMENT COMPANIES,

now under the supervision of the Board.

The number of such institutions on the thirty-first day of October last (to which date the annual returns are made) was 355, with aggregate assets of \$664,411,207.51.

Part I., herewith submitted, relates to the following institutions, viz. : —

187 savings banks and institutions for savings,	
with assets of	\$503,973,934 98
34 trust companies, with assets of	134,294,237 10
2 trust companies in hands of the courts, and	
4 savings banks in hands of the courts.	

Abstracts of the annual reports of the several institutions are appended hereto.

Part II., to be presented later in the session, will include the statements of : —

- 123 co-operative banks.
- 3 collateral loan companies.
- 1 mortgage loan company.
- 1 mortgage loan company in hands of receiver.

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During the year ending October 31 last, one savings bank, two trust companies, one co-operative bank and one collateral loan company have commenced business, viz. : —

Sumner Savings Bank, East Boston, commenced business July 17, 1897.
Fitchburg Loan, Trust and Safety Deposit Company, commenced business Feb. 1, 1897.

Malden Trust Company, commenced business Dec. 1, 1896.

West Springfield Co-operative Bank, commenced business May 12, 1897.

Worcester Collateral Loan Company, commenced business Nov. 10, 1896.

SAVINGS BANKS.

Dividends.

The following table shows the rates of dividends paid during the year, in comparison with those paid during the year ending Oct. 31, 1896 : —

Exhibit A.

DIVIDENDS PAID DURING THE YEAR ENDING OCT. 31, 1897.						In-crease.	De-crease
1	savings bank paid at the rate of	.	.	3	per cent.	—	2
1	“ “ “ “ “	.	.	3 $\frac{1}{4}$	“	1	—
9	“ “ “ “ “	.	.	3 $\frac{1}{2}$	“	4	—
No	“ “ “ “ “	.	.	3 $\frac{3}{4}$	“	—	2
157	“ “ “ “ “	.	.	4	“	No change.	
No	“ “ “ “ “	.	.	4 $\frac{1}{8}$	“	—	1
7	“ “ “ “ “	.	.	4 $\frac{1}{4}$	“	No change.	
9	“ “ “ “ “	.	.	4 $\frac{1}{2}$	“	—	1
1	“ “ “ “ “	.	.	4 $\frac{3}{4}$	“	No change.	

Two banks, which recently commenced business, have not declared any dividend.

Those banks which declared dividends at rates other than the general rate of two per cent., semi-annually, paid as follows : —

Exhibit B.

1	bank	paid	1½	per cent.	the first term,	1½	per cent.	the second term.
2	"	"	1½	"	"	2	"	"
1	"	"	1¾	"	"	1½	"	"
2	"	"	1¾	"	"	1¾	"	"
5	"	"	2	"	"	1½	"	"
1	"	"	2	"	"	2¼	"	"
1	"	"	2	"	"	2½	"	"
3	"	"	2⅛	"	"	2⅛	"	"
3	"	"	2¼	"	"	2	"	"
6	"	"	2¼	"	"	2¼	"	"
1	"	"	2¼	"	"	2½	"	"
2	"	"	2½	"	"	2	"	"

The total amount of dividends declared was \$17,335,519.46, as compared with \$16,835,008.38 in the previous year, — an increase of \$500,511.08.

No extra dividends were declared during the year.

Business of the Banks.

The table which follows gives statistics of the business of the banks for the year, and shows the increase, or decrease, in the following items, as compared with the year preceding: —

Exhibit C.

	Oct. 31, 1897.	Increase.	Decrease.
Number of open accounts,	1,384,329	43,661	-
Average amount to the credit of each account,	\$342 35	\$4 29	-
Number of deposits,	1,248,203	23,114	-
Number of withdrawals,	1,071,272	20,943	-
Amount deposited (not including dividends),	\$82,814,012 78	\$3,897,482 08	-
Average of deposits,	66 34	1 92	-
Amount withdrawn (including dividends),	79,334,807 88	-	\$2,416,583 02
Average of withdrawals,	74 06	-	3 77
Amount of expenses,	1,162,136 14	27,554 71	-
Total earnings,	22,604,490 84	806,412 76	-
Total ordinary dividends,	17,335,519 46	500,511 08	-
Number of loans of an amount not exceeding \$3,000 each,	66,138	1,968	-
Number of loans upon real estate,	75,645	2,989	-

Liabilities and Assets.

Exhibit D, which follows, gives a classified statement of the aggregate liabilities and assets of the banks; it also shows the increase, or decrease, in the several items, as compared with those given in our previous report: —

Exhibit D.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

Showing Increase or Decrease, as compared with the Year ending Oct. 31, 1896.

Liabilities.

	Amount Oct. 30, 1897.	Increase.	Percentage of Increase.
Deposits,	\$473,919,094 27	\$20,698,837 00	4.57
Guaranty fund,	20,144,809 93	1,100,287 69	5.78
Undivided earnings,	9,735,866 95	174,657 88	1.83
Due on incomplete mortgage loans,	125,959 04	32,820 92	35.25
Sundry liabilities,	48,214 79	*28,494 93	*37.15
	\$503,973,934 98	-	-

* Decrease.

Assets.

	Amount Oct. 30, 1897.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$71,221,777 60	\$1,761,023 61	-	14.13
Loans on public funds,	977,015 00	-	\$1,199,363 65	.19
Bank stock,	28,251,471 59	-	183,717 29	5.61
Loans on bank stock,	1,916,920 43	-	87,429 20	.38
Railroad bonds,	53,881,949 41	4,002,450 36	-	10.59
Boston Terminal Company bonds,	5,903,641 88	5,903,641 88	-	1.17
Loans on railroad bonds,	528,750 00	288,200 00	-	.11
Loans on railroad stock,	702,740 00	-	298,492 84	.14
Railroad notes,	100,000 00	-	3,145,000 00	.02
Real estate (for banking purposes),	4,239,769 51	190,803 88	-	.84
Real estate by foreclosure,	2,053,394 58	240,311 45	-	.41
Loans on real estate,	212,284,066 19	10,298,923 80	-	42.11
Loans on personal security,	93,056,758 57	1,263,385 30	-	18.47
Loans to counties, cities and towns (notes),	9,837,652 71	-	336,489 60	1.95
Loans on depositors' books,	51,718 00	6,720 95	-	.01
Expense account,	193,510 73	-	-	-
Sundry stocks and bonds taken to secure indebtedness,	723,807 87	-	-	-
Premium account,	226,819 93	629,123 62	-	.28
Furniture and fixtures,	72,699 69	-	-	-
Sundry assets,*	172,012 07	-	-	-
Cash on hand: —				
In banks, on interest,	\$16,185,252 21			
In banks, not on interest,	479,541 28			
In office,	1,412,665 73			
	18,077,459 22	2,644,016 24	-	3.59
	\$503,973,934 98	-	-	-

Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

The aggregate deposits of \$473,919,094.27 are represented by 1,384,329 accounts, — an average to each of \$342.35; in the year preceding the average was \$338.06 and the number of accounts was 1,340,668.

The total amount deposited during the year was \$82,814,-012.78, — an increase over the preceding year of \$3,897,482.08; the number of deposits being 1,248,203, — an excess of 23,114 over the number in the previous year.

The amounts deposited during the year average \$66.34 to each deposit made, — an increase of \$1.92 over the average of the year preceding.

The aggregate sum deposited is larger than in any one of the ten years preceding, the nearest approach being in 1892, when the amount deposited was \$82,535,534.15, the average of the ten years being \$72,719,200.

The total amount withdrawn from the banks during the year was \$79,334,807.88, or \$2,416,583.02 less than the sum withdrawn in the year preceding; the number of withdrawals was 1,071,272, or 20,943 more than the number in the previous year.

The sums withdrawn during the year average \$74.06 to each withdrawal, — a decrease of \$3.77 from the average of the year preceding.

The aggregate sum of the withdrawals is less than in 1893 or in 1896, the withdrawals in those years being \$84,403,075.29 and \$81,751,390.90, respectively; with these exceptions, the withdrawals in each of the last ten years show a gradual increase from year to year, usually in about the same ratio as the increase in aggregate deposits and dividends.

Deducting the deposits and assets of the Miners' Savings Bank (now in process of liquidation) from the aggregates given in our last report, the aggregate deposits on October 30 last show an actual increase of \$20,814,047.01 and the total assets an increase of \$22,100,188.18, as compared with the year previous.

The guaranty fund amounts in the aggregate to \$20,144,-809.93, — an increase of \$1,100,287.69 over the amount a year ago.

Investments.

By the provisions of the act incorporating the Boston Terminal Company, savings banks were authorized to invest in the mortgage bonds of that company, and a considerable number of the banks have availed of the privilege.

In the absence of any prescribed form for carrying such investment, the banks have adopted various methods, in some cases carrying the amount invested as a loan on mortgage of real estate, in others as an investment in railroad bonds, and in still others under a distinct heading of Boston Terminal Bonds.

In the opinion of this Board, sustained by that of the Attorney-General, the bonds referred to are not railroad bonds, and they certainly are not a loan on real estate, such as is authorized in the statute governing the business of the savings banks; they are rather a new class of investment, specially authorized, and as such should be carried in a separate account. The banks have been requested to conform to this ruling, and have acquiesced therein.

In consequence of the diversity in book-keeping referred to, the annual returns are in some instances misleading, and special correspondence on the subject has been opened with all the banks, as a result of which Exhibit D has been prepared, so as to properly bring the various classes of investments into harmony with preceding reports, and to show also only the actual legitimate increase in loans on real estate and investments in railroad bonds.

Reference to the preceding table discloses the fact that the increase in investments is principally in the following items, viz. :—

Public funds,	\$1,761,023 61
Railroad bonds,	4,002,450 36
Loans on real estate,	10,298,923 80
Boston terminal bonds,	5,903,641 88

This increase brings the aggregate investment in these four classes of securities up to \$342,791,435.08, or 68 per cent. of the whole amount of assets. Last year the total sum invested

in the same class of securities amounted to 66.56 per cent. of the assets.

Loans on public funds and on the notes of railroad companies show a decrease of \$4,344,363.65 in amount. This is in part, no doubt, owing to the prevailing low rates for money, which admits the placing of loans of this character, usually having a short time to run, at lower rates than savings banks are willing to make.

The decrease in the investments last mentioned more than offsets, and is no doubt in part the cause of, the considerable increase in cash on hand, a much larger proportion of which, however, is on deposit in banks on interest (usually at a low rate) than was the case a year ago.

Investments in bank stock show a decrease of \$183,717.29; during the year 35 banks have purchased stock to the extent of 1,338 $\frac{1}{2}$ shares, 18 banks have disposed of 1,707 $\frac{1}{8}$ shares, and 419 $\frac{1}{4}$ shares have been eliminated in consequence of the reduction of capital by certain national banks.

Several banks have charged off, for depreciation in value of their bank stocks, sums amounting in the aggregate to \$111,999.61; in addition to this, other banks which have kept on their books a premium account representing the cost, in excess of the par value, of their investments in public funds, railroad bonds and bank stocks, have likewise charged off a part of such account.

The item of real estate held by foreclosure shows an increase of \$240,311.45, — an amount somewhat less than the increase of the year previous.

While this item is in the aggregate only a small percentage of the total assets, it has more than doubled since October, 1893, and now amounts to \$2,053,394.58, — an amount sufficiently large to raise the suggestion of a lack of proper caution on the part of some of the banks when making loans in the past.

In the present plethora of money there is a disposition shown to develop property and build houses for sale in advance of a legitimate demand therefor; and attempts are made, sometimes, we fear, with success, to secure loans thereon to an amount in excess of what, under the circumstances, would be considered by conservative investors as perfectly secure.

The fact that money invested in municipal and railroad bonds,

town notes, etc., earns only a small net rate of interest, naturally causes the banks to turn to mortgages to furnish the income required to keep their dividends up to the usual rates, and they are undoubtedly at times tempted to risk a little more on some piece of real estate than subsequent experience proves to have been safe.

We think the present an opportune time in which to repeat, with added emphasis, the views expressed in previous reports, and to urge upon the investing boards of the several banks the necessity of extreme caution in making loans; we would especially call attention to the danger of loaning upon property at a distance from the bank, as conditions affecting the property, or the borrower, may exist, or afterwards arise, which, while readily known in the locality where the property is situated, are slow in coming to the knowledge of parties at a distance. Such a state of affairs was found to exist in 1876 (or thereabouts), when some of the banks located outside of Boston had made loans on property in that city, some being on unimproved land, having an inflated value, and others on estates which depreciated in value rapidly in consequence of changes in the character of the occupants.

Certain banks never make a loan on buildings in process of construction, and this is a safe rule to follow; although perhaps exceptions might be made, when the building is to be occupied by the owner, and the progress and character of the work thereon can be daily ascertained by personal inspection by some one of the investment committee.

While the refusal of "construction loans" might be the cause of losing some opportunities of investment, we believe in the end it would save losses to the banks, and be more satisfactory to those for whom the use of the banks as a depository for their savings was intended, and who, as a rule, are satisfied with even a low rate of dividends, if they feel that their principal deposit is perfectly safe.

Loans on personal security show an increase of \$1,263,385.30; this amount, however, does not correctly indicate the increase in this class of investment, from the fact that, during the past year, in consequence of the financial embarrassment of certain manufacturing companies and of the Central Vermont Railroad Company, a number of banks have been compelled to compro-

mise their claims against these companies, represented in last year's returns as loans on personal security, and receive certain stocks and bonds to the amount of rising \$617,500, which in this return are included in a special item covering such classes of investments only.

It is hoped that, with judicious management of the securities now held, little or no loss to the banks will arise; but the fact that, in consequence of the inability of the principal and sureties on the notes originally taken to meet their engagements, it becomes requisite for the banks to take in one year so large an amount of securities of a character such as they cannot legally purchase, suggests that great care and discrimination ought to prevail in the matter of making loans on personal security.

The statute provides, if the deposits and income cannot be conveniently invested in other prescribed modes, not exceeding one-third part thereof may (under certain conditions) be invested in personal securities; the practice in many banks, however, has been to maintain a considerable line, in some instances nearly up to the statutory limit, of such loans, notwithstanding investments might have been as conveniently made in bonds or other securities. No doubt the expectation of securing, in the long run, a higher rate for money loaned on personal security induced such action; but the promise of higher rates has in many cases not been realized, and losses have occurred within the last ten years to a far greater amount in this class of securities than in any other in which the banks have invested.

A few banks are so situated, and are managed by a board of trustees of such business experience and with such connections, as to be able to obtain a considerable line of first-class personal loans, and receive a good income therefrom with comparatively small chance of losses; while others not as favorably located, or not possessing the same opportunities for obtaining the requisite knowledge of men as well as of securities, when undertaking a similar business, are liable to meet losses, as has been the case in some instances in the past.

The following statement shows that, while the aggregate of loans on personal security is in excess of the amount one year ago, the proportion secured by collateral is considerably less; a

fact to be regretted, for while the statute does not provide for taking collaterals with loans on personal security, the desirability of thus doing has heretofore been suggested in the reports of this Board, and is illustrated by the recent experience of some banks which were saved from a considerable loss, for the reason that, when the loans were made, collateral security had been required in addition to the personal liability of the borrowers.

Exhibit E.

	1896.	1897.
Amount loaned on personal security, with collateral, . .	\$45,573,539 58	\$43,589,696 77
Amount loaned on personal security, without collateral, . .	46,219,333 69	49,467,061 80
	\$91,793,373 27	\$93,056,758 57

The class of collateral taken as security for loans should be as carefully considered as is the standing of the principal and sureties of the note; inasmuch as, when the parties liable on the note become unable to respond to a demand for payment, and it becomes necessary to realize the value of the collateral pledged, it will be found that stocks and bonds of companies in good repute can be readily sold, while those of companies at a distance, or those whose business makes their securities of an uncertain or speculative value, may have to be sold at a low price or bid in by the bank, and carried for a considerable time in an effort to prevent loss on the loan.

The foregoing remarks are intended as a precaution regarding future action on the part of the banks, and should not be considered as a suggestion of unsoundness on the part of any; on the contrary, the public are to be congratulated on the fact that the savings banks of this Commonwealth, as a whole, are in such high standing and sound condition.

In a number of instances the market value of the assets of a bank exceed the value as shown by its books.

It is probable, unless something unexpected should arise, that any bank could be wound up within a reasonable time, and return to its depositors their entire deposits with interest.

The experience with the Miners' Savings Bank of West Stockbridge, referred to later in this report, is a practical illustration of the readiness and success with which the business of a savings bank in this Commonwealth can be wound up.

LEGISLATION REQUIRED.

Attention is called to the fact that, while heretofore a limited amount of securities, taken to secure indebtedness, has been held by the banks, there is no provision of statute which authorizes the holding of any property (except real estate) so taken, nor is there any provision regarding its sale. It seems desirable, therefore, in view of the considerable amount of stocks, bonds, etc., held at present, that some legislation be adopted which shall authorize the holding and regulate the selling of securities so taken.

In connection with the matter of investments, we desire also to call attention to what appears, by recent experience, to be a defect in the law regulating investments in railroad bonds.

Under the provisions of the third clause of section 21 of chapter 317, Acts of 1894, investments may be made as follows, viz. : —

(a) In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment.

(d) In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

It has been claimed, in the case of one railroad company, that the payment of an annual dividend of one per cent. for two years would make the first mortgage bonds of that company a legal investment for our savings banks; and a strict interpretation of the law might warrant such a claim.

It is the opinion of this Board that, generally speaking, when a railroad company is unable to pay more than one per cent.

per annum in dividends, its bonds, even though they be secured by a mortgage on all its property, can hardly be considered as coming within the class of securities in which the law intended that the deposits of savings banks should be invested.

BANKS CONNECTED WITH OTHER INSTITUTIONS.

We desire to renew the suggestion made in our last report, that a law be enacted prohibiting any bank hereafter incorporated from occupying rooms in common with another bank or trust company.

UNCLAIMED DEPOSITS.

In accordance with the provisions of section 45 of chapter 317, Acts of 1894, returns have been made giving a list of all deposit accounts on which no deposits or withdrawals have been made within the past twenty years; these returns will be embodied in a supplementary report, to be submitted in a few days.

BANKS IN THE HANDS OF RECEIVERS.

Stockbridge Savings Bank.

Regarding the matter referred to in our last report as being the subject of litigation, we have to say evidence in the case has been heard by the court, but the arguments of counsel have not yet been made; settlement of the affairs of the bank is consequently still delayed.

Dividends amounting to 75 per cent. of the deposits have been declared, and another (final) dividend will be made as soon as practicable.

Brookfield Savings Bank.

The suit against the bondsmen of the late treasurer of this institution has been decided in favor of the receiver, George W. Johnson, who has within a few days recovered the amount of the judgment. Mr. Johnson expects very soon to be able to close up the affairs of this bank and terminate his trust.

The dividends already declared have been one of 30 per cent., payable April 24, 1896; and another of 20 per cent., payable Nov. 23, 1896; \$21.47 of the first and \$16.36 of the second dividend remain unpaid.

The following statement, Exhibit F, shows the sums received and disbursed by the receiver during the year, and the assets remaining at the date of the report, viz., Oct. 30, 1897:—

Exhibit F.

Statement of Receiver of Brookfield Savings Bank.

	Assets Oct. 31, 1896.	DISPOSITION OF ASSETS.					Assets Oct. 30, 1897.	
		Received in Cash.	Interest Collected.	Charged off.	Offset by Deposit Books.	Previous Payments.		Credits on Principal.
Loans on personal security,	\$4,250 00	\$220 00	\$30 89	—	—	\$80 00	\$300 00	\$3,950 00*
Loans on real estate,	2,425 00	1,999 41	167 07	\$350 00†	\$75 59	—	2,425 00	—
Iron safe,	100 00	40 00	—	60 00	—	—	100 00	—
	<u>\$6,775 00</u>		<u>\$197 96</u>	<u>\$60 00</u>	<u>\$75 59</u>	<u>\$80 00</u>	<u>\$2,825 00</u>	
Cash balance Oct. 31, 1896,		21,500 85						
Interest on deposits,		235 34						
Interest on loans,		197 96						
Boston Safe Deposit and Trust Company,		4 03						
Expense account,		8 50						
		<u>\$24,266 09</u>						
Less payments for:—								
Expenses,	\$289 16							
First dividend of 30 per cent.,	82 21							
Second dividend of 20 per cent.,	14,749 55							
	<u>\$15,100 92</u>							
Amount of payments,		15,100 92						
Cash balance,		<u>\$9,165 17</u>						9,165 17
								<u>\$13,115 17</u>

* Of this amount, \$2,450 is considered worthless and \$1,500 is considered of doubtful value.

† Compromise, by order of court.

Millis Savings Bank.

Unexpected delay has arisen in winding up the affairs of this bank. On the ninth day of April last the receiver, Geo. W. Wiggin, was authorized to pay a dividend of 80 per cent. to the depositors. The amount of the dividend was \$6,027.77, of which sum there remains unpaid \$498.28.

The annexed statement shows the receipts and disbursements of the receiver to November 1 last; the uncollected assets remaining at that date have since been converted into cash, and it is expected that a final dividend will soon be paid.

Statement of Receiver of Millis Savings Bank.

CHARACTER OF ASSETS.	Amount of Assets delivered to Receiver Jan. 14, 1896.	DISPOSITION OF ASSETS, AS SHOWN BY REPORTS OF RECEIVER.				Amount Oct. 30, 1897.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Loans on real estate,	\$3,950 00	\$3,950 00	-	\$206 50	\$3,950 00	-
Loans on personal security,	2,975 00	2,184 53	\$540 47	61 02	2,725 00	\$250 00
Furniture, carried on books at	270 53	165 00	105 53	-	270 53	-
Deposit in Shoe and Leather National Bank, Boston,	620 96	620 96	-	-	-	-
	\$7,816 49		\$646 00	\$267 52	\$6,945 53	
Received interest on deposits in national banks, . . . . .	. . . . .	104 02				
Received interest on loans, . . . . .	. . . . .	267 52				
Total receipts, Jan. 14, 1896, to Nov. 1, 1897, . . . . .	. . . . .	\$7,292 03				
Less payments, as follows : —						
Expenses of receiver, Jan. 14, 1896, to Nov. 1, 1897,	\$129 71					
On first dividend of 80 per cent.,	5,529 49					
	\$5,659 20	5,659 20				
Cash balance Oct. 30, 1897, . . . . .	. . . . .	\$1,632 83				1,632 83
						\$1,882 83

BANK UNDER INJUNCTION.

Miners' Savings Bank, West Stockbridge.

As stated in our last report, application was made to the supreme judicial court on Dec. 31, 1896, for an injunction prohibiting this bank from paying or receiving deposits, but allowing it to realize upon its securities, the object being to procure the liquidation of the affairs of the bank by its officers under the direction of the court, without incurring the expense of a receivership.

Excellent progress has been made in realizing the value of the assets of the bank, as is shown by the subjoined statements, Exhibit G being a statement of the condition of the bank when it was enjoined on Dec. 31, 1896, and Exhibit H a statement of its condition on October 30 last.

During the year the court has authorized the payment of two dividends: viz., first dividend of 50 per cent., payable March 10, amount \$57,265.22; second dividend of 30 per cent., payable August 16, amount \$34,358.63. Of these amounts, there remained unpaid at the date of the October return \$113.57 of the first dividend and \$68.14 of the second.

It is expected there will be some loss on the remaining assets of the bank, but enough will be realized in a very short time to pay the depositors in full.

The result of the liquidation of this bank and the ability of its officers to so quickly convert its assets into cash shows the wisdom of those who framed the excellently drawn laws regarding our savings banks, and is in marked contrast to the result in some other States, where the channels of investments have not been so carefully restricted as in this Commonwealth.

Exhibit G.

ASSETS.		LIABILITIES.	
Public funds,	\$13,830 25	Deposits,	\$114,529 02
Bank stock,	10,590 00	Guaranty fund,	4,200 96
Railroad bonds,	38,595 00	Interest account, . . .	1,431 99
Loans on real estate,	41,136 00	Profit and loss account, .	2,083 59
Loans on personal security, . .	16,019 10	Temporary loan,	529 56
Deposits in banks, not on interest, .	2,604 77		
	\$122,775 12		\$122,775 12

Exhibit H.

ASSETS.		LIABILITIES.	
Bank stock,	\$6,715 00	Deposits,	\$23,086 88
Loans on real estate,	11,712 40	Guaranty fund,	4,200 96
Loans on personal security,	3,262 00	Interest account,	4,481 37
Deposits in banks, on interest,	8,546 59	Profit and loss account,	94 35
Deposits in banks, not on interest,	1,627 57		
	\$31,863 56		\$31,863 56

TRUST COMPANIES.

At present 34 trust companies are doing business in this Commonwealth. There are 5 incorporated which have not yet commenced business, and 2 are in the hands of the court.

Of the 34 companies first named, 11 have established a trust department, the liabilities of which departments aggregate \$11,753,075.46; the liabilities of all the 34 companies other than those in their trust departments aggregate \$122,541,-161.64. A statement of each company will be found annexed to this report.

The following table, Exhibit I, gives the name, location and date of incorporation of the several companies incorporated, but not yet having commenced business.

Exhibit I.

NAME.	Location.	Date of Incorporation.
Dorchester Safe Deposit and Trust Company,	Boston,	June 3, 1896.
Hyde Park Trust Company,	Hyde Park,	June 3, 1896.
People's Trust Company,	Boston,	June 4, 1896.
Pyncheon Safe Deposit and Trust Company,	Springfield,	March 27, 1895.*
Taunton Safe Deposit and Trust Company,	Taunton,	June 5, 1897.

* Time for organization extended in 1897.

TRUST COMPANIES IN THE HANDS OF THE COURT.

Suffolk Trust Company.

We have to report but little progress in the settlement of the affairs of this company.

Its principal assets are of two classes: the first consists of notes taken for loans made in its banking business, which loans were the direct cause of the closing of the company; the second, in various forms, is the result of its transactions in western mortgages, previous to the time (in 1889) when trust companies were prohibited by statute from transacting such business.

During the year the sum of \$592.15 has been realized upon the first class of assets; but probably little more will be realized from the remaining assets in this class. During the same period \$908.08, which includes interest received on mortgages, has been received on account of the second class. The remaining assets of this class are of more value than are those of the first class, and the receiver expects to realize several thousand dollars therefrom.

The amount of dividends unpaid has been reduced during the year by \$2,169.50, and now stands at \$3,603.93, which sum mostly represents the amounts due on claims presented, but not yet adjusted and allowed.

The action taken to enforce the statutory liability of stockholders is still pending, under reference to a master to hear the evidence and report the facts to the court.

The following exhibit gives the result of the year's business as it affects the assets of the company: —

Exhibit J.
Statement of Receiver of Suffolk Trust Company.

CHARACTER OF ASSETS.	Amount Oct. 31, 1896.	DISPOSITION OF ASSETS AS SHOWN BY REPORTS OF RECEIVER.				Amount Oct. 30, 1897.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans	\$44,525 43	\$314 29	-	-	\$314 29	\$44,211 14
Demand loans	30,396 37	150 00	-	-	150 00	30,246 37
Tax sale certificates	3,373 75	-	-	-	-	3,373 75
Coupon accounts	24,273 21	-	-	-	-	24,273 21
Mortgage loans	4,400 00	-	-	\$314 95	-	4,400 00
Bills receivable	532 25	-	-	-	-	532 25
Overdrafts	777 85	-	-	-	-	777 85
Furniture, etc.,	4,141 15	-	-	-	-	4,141 15
Teller's memoranda	446 88	-	-	-	-	446 88
Real estate equities	10,939 20	5 00	-	-	5 00	10,934 20
Due from agents	3,317 52	-	-	-	-	3,317 52
Foreclosure account	18,241 12	501 73	-	38 40	501 73	17,739 39
Maverick National Bank	234 80	-	-	-	-	234 80
Cash	8,997 78	8,997 78	-	-	-	-
	\$154,627 31			\$383 35	\$971 02	
Received interest on deposits . . . . .	.		.	.	.	-
Received from assignment of mortgages . . . . .	.	171 13	.	.	.	-
Received from interest on loans, etc., . . . . .	.	18 00	.	.	.	-
Sale of Halifax bonds . . . . .	.	383 55	.	.	.	-
	.	127 86	.	.	.	-
Total receipts for year . . . . .	.	\$10,609 14	.	.	.	-
Less expenses for year . . . . .	.	482 24	.	.	.	-
Cash balance Oct. 30, 1897 . . . . .	.	\$10,186 90	.	.	.	10,186 90
						\$154,845 41

Union Loan and Trust Company.

The receiver, having succeeded in considerably reducing the deposits in this company by offsets, was, on June last, authorized to pay all treasurer's checks, certified checks and certificates of deposit, and all depositors who might apply for their deposits, with the exception of one deposit, amounting to \$27,261.95, the parties interested in which were more or less involved with the company in other transactions. The receiver, since that time, acting under instructions of the court, has turned over to the corporation all its remaining assets.

The company is still enjoined from doing any banking, safe deposit or trust business under its charter, but is authorized to "deal with its assets for the purpose of turning them into cash, or securities promptly convertible into cash."

The following statement of the assets and liabilities of the company was made to, and by order of, the court on the 23d of September last:—

ASSETS.	
Notes discounted,	\$100,203 91
Call loans,	28,949 84
Securities,	5,600 00
Cash in banks and on hand,	3,637 81
Cash items,	614 96
Furniture and fixtures,	434 41
	<hr/>
	\$139,440 93
LIABILITIES.	
Capital stock,	\$100,000 00
Undivided profits,	8,653 36
Time deposits,	30,023 32
Deposits subject to check,	754 25
Certified checks,	10 00
	<hr/>
	\$139,440 93

CONCLUSION.

In the following pages will be found abstracts of the returns of the several savings institutions and trust companies.

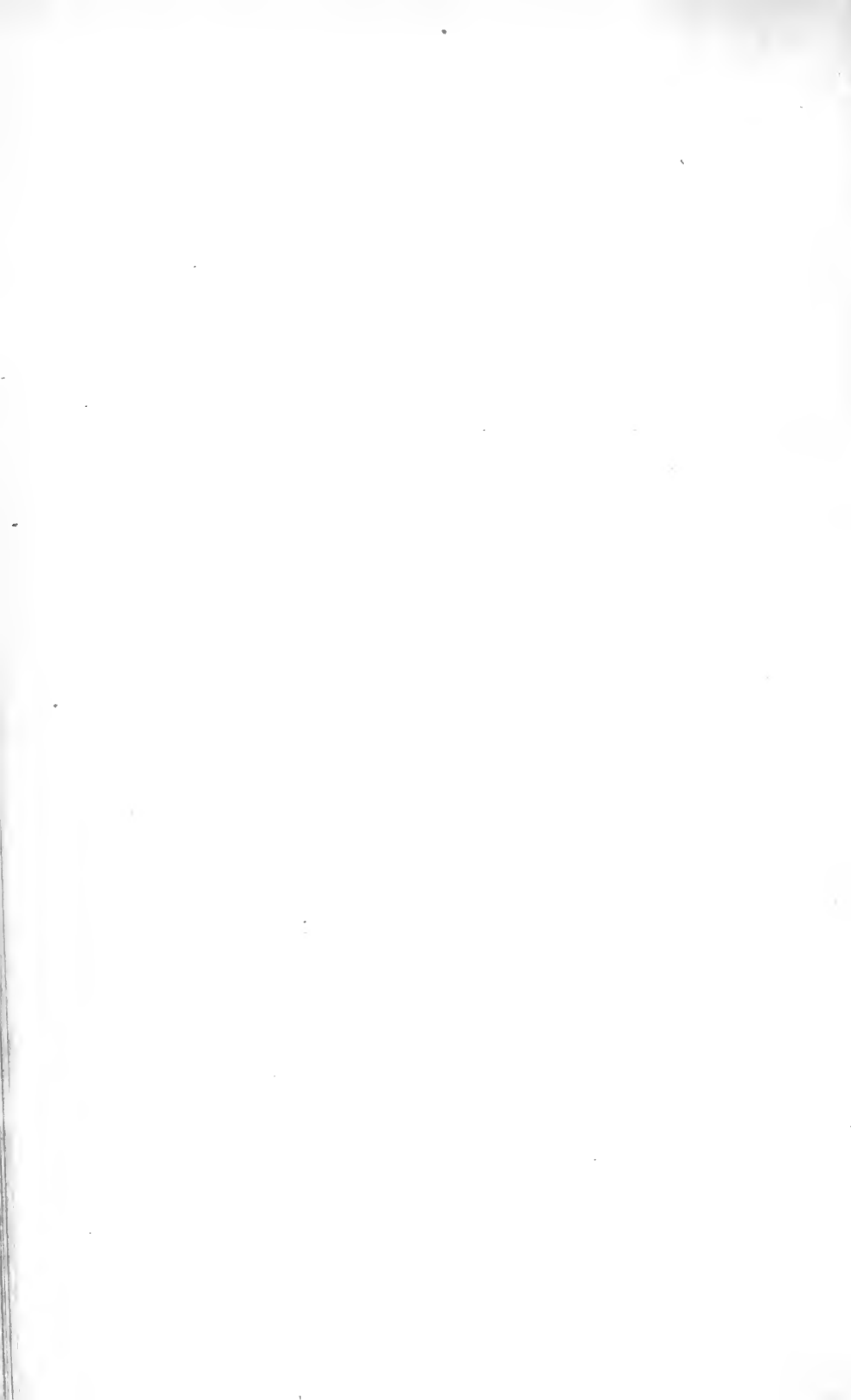
A consolidated balance sheet of the assets and liabilities of the savings banks is given on pages 672 and 673; an analysis

of the business of the year in comparison with that of the year preceding is shown on pages 674 and 675 ; and the usual table exhibiting the number, condition and progress of the banks since 1834 (when returns were first required) will be seen on pages 676 and 677.

The Appendix contains the statutes relating to savings banks and trust companies, corrected to date.

STARKES WHITON,
WILLIAM D. T. TREFRY,
WARREN E. LOCKE,

Board of Commissioners of Savings Banks.



ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND INSTITUTIONS

FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS

OCTOBER 30, 1897.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 62.

OTIS W. SOULE, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SILAS B. DICKERMAN,

JOHN W. SPROUL,

OTIS W. SOULE,

GEO. L. RICHARDSON,

JOSEPH L. GREENWOOD,

WILLIAM J. COUGHLAN.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$96,800 00	Deposits,	\$1,962,177 69
Bank stock, as per schedule, .	130,100 00	Guaranty fund, . .	93,500 00
Loans on bank stock,	1,975 00	Interest account, . .	9,855 12
Railroad bonds, as per schedule,	217,000 00	Profit and loss account,	25,221 45
Real estate (for banking purposes),	42,000 00		
Real estate by foreclosure,	53,957 09		
Loans on real estate,	1,113,113 75		
Loans on personal security,	324,530 70		
Loans to counties, cities or towns (notes),	39,100 00		
Loans on depositors' books,	300 00		
Deposits in banks, on interest, . .	53,591 30		
Expense account,	270 38		
Real estate income,	703 38		
Lawrence Duck Co. stock,*	6,000 00		
Furniture and fixtures,	1,000 00		
Store fixtures,	1,000 00		
Individual taxes and insurance, . .	182 75		
Cash on hand,	9,129 91		
	<hr/>		<hr/>
	\$2,090,754 26		\$2,090,754 26

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Abington National Bank, Abington,	\$21,660 25
National Bank of Redemption, Boston,	31,931 05

Loans on Bank Stock, amount on each : —

5 shares National Granite Bank, Quincy,	\$300 00
10 shares First National Bank, Rockland,	875 00
10 shares First National Bank, Rockland,	800 00

Abington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$10,000	\$10,050 00	\$10,000 00
of Fort Wayne, Ind., 6s, . .	5,000	5,212 50	5,000 00
of Grand Rapids, Mich., 5s, . .	3,000	3,240 00	3,000 00
of Malden, Mass., 4s, . .	17,800	18,067 00	17,800 00
of Medford, Mass., 4s, . .	2,000	2,035 00	2,000 00
of New Britain, Conn., 4s, . .	10,000	10,400 00	10,000 00
of Springfield, Ohio, 4½s, . .	5,000	5,400 00	5,000 00
of Springfield, Ohio, 5s, . .	5,000	5,325 00	5,000 00
Town of Abington, Mass., 4s, . .	19,000	19,750 00	19,000 00
of Middleborough, Mass., 4s, . .	10,000	10,750 00	10,000 00
County of Middlesex, Mass., 4s, . .	10,000	10,150 00	10,000 00
	\$96,800	\$100,379 50	\$96,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington, .	\$6,200	\$7,130 00	\$6,200 00
40	First National Bank, Adams, .	4,000	5,432 00	4,000 00
50	Blackstone N'l Bank, Boston, .	5,000	4,250 00	5,000 00
74	Boston National Bank, Boston, .	7,400	6,660 00	7,400 00
12	Central National Bank, Boston, .	1,200	1,284 00	1,200 00
25	Continental N'l Bank, Boston, .	2,500	2,556 25	2,500 00
59	Eliot National Bank, Boston, .	5,900	6,947 25	5,900 00
50	Globe National Bank, Boston, .	5,000	4,200 00	5,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,075 00	5,000 00
150	Howard Nat'l Bank, Boston, .	15,000	13,012 50	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	15,100 00	10,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,000 00	10,000 00
38	Mt. Vernon N'l Bank, Boston, .	3,800	3,809 50	3,800 00
110	N'l B'k of Redemption, Boston, .	11,000	12,567 50	11,000 00
45	N'l B'k of the Republic, Boston, .	4,500	6,339 37	4,500 00
19	National Eagle Bank, Boston, .	1,900	1,427 37	1,900 00
68	N'l Hide & Leather B'k, Boston, .	6,800	7,106 00	6,800 00
31	Nat'l Webster Bank, Boston, .	3,100	3,146 50	3,100 00
22	North National Bank, Boston, .	2,200	2,040 50	2,200 00
50	Second National Bank, Boston, .	5,000	8,700 00	5,000 00
10	Shoe & Leather N'l B'k, Boston, .	1,000	920 00	1,000 00
50	South End N'l Bank, Boston, .	5,000	3,250 00	5,000 00
32	State National Bank, Boston, .	3,200	3,464 00	3,200 00
20	Brockton Nat'l B'k, Brockton, .	2,000	2,300 00	2,000 00
32	Old Colony N'l B'k, Plymouth, .	3,200	4,000 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	220 00	200 00
		\$130,100	\$139,937 74	\$130,100 00

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$22,000	\$22,660 00	\$22,000 00
Boston & Maine R.R. 4s, . . .	39,000	41,610 00	39,000 00
Boston Terminal Co. 3½s, . . .	20,000	20,800 00	20,000 00
Concord & Montreal R.R. 4s, . . .	30,000	31,350 00	30,000 00
Eastern R.R. 6s, . . .	25,000	30,000 00	25,000 00
Fitchburg R.R. 4s, . . .	21,000	21,340 00	21,000 00
Maine Central R.R. 4½s, . . .	10,000	10,900 00	10,000 00
Old Colony R.R. 4s, . . .	15,000	16,050 00	15,000 00
Penobscot Shore Line R.R. 4s, . . .	25,000	25,625 00	25,000 00
Portland & Ogdensburg R.R. 6s, . . .	5,000	5,275 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,450 00	5,000 00
	\$217,000	\$231,060 00	\$217,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,931 05	2 per cent.	\$25,000 00	4½ per cent.	\$79,600 00	5½ per cent.
21,660 25	2½ "	60,000 00	4½ "	15,000 00	5½ "
129,100 00	4 "	20,000 00	4¾ "	906,293 75	6 "
20,000 00	4½ "	204,025 70	5 "	20,000 00	7 "

Amount invested in real estate for banking purposes,	\$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	39,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,117 05
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	53,957 09
Assessed value of the same,	48,690 00
Net income received from same during year ending Oct. 31, 1897, . . .	395 34
Number of loans which are of an amount not exceeding \$3,000 each, 771	
Aggregate amount of the same,	805,973 75
Total number of loans upon real estate,	790
Amount of investments from which no income is received,	26,329 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	101,980 05
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	

Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend ($2\frac{1}{4}$ per cent., \$41,660 44)	
during the year ending Oct. 31, 1897, . . .) $2\frac{1}{4}$ per cent., 42,390 56 (	\$84,051 00
Number of accounts opened during the year ending Oct. 31, 1897, . . .	363
Number of accounts closed during the year ending Oct. 31, 1897, . . .	316
Total number of open accounts Oct. 31, 1897,	4,087
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,522 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	190,345 11
Number of same,	1,835
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	213,300 71
Number of same,	2,394
Date of examination by commissioner: March 11.	

AMHERST SAVINGS BANK — AMHERST.

Incorporated April 5, 1864. Present number of corporators, 13.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. F. COOK,

W. E. BRIDGMAN,

L. D. HILLS,

D. W. PALMER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$156,375 00	Deposits,	\$2,271,877 82
Bank stock, as per schedule, .	210,821 41	Guaranty fund,	100,573 00
Loans on bank stock,	33,900 00	Profit and loss account,	54,277 56
Railroad bonds, as per schedule, .	167,800 00		
Real estate (for banking purposes),	15,000 00		
Real estate by foreclosure,	6,516 21		
Loans on real estate,	1,425,614 00		
Loans on personal security,	204,097 05		
Loans to counties, cities or towns (notes),	98,250 00		
Loans on depositors' books,	1,100 00		
Deposits in banks, on interest,	101,935 17		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	319 54		
	<hr/> \$2,426,728 38		<hr/> \$2,426,728 38

Cash on Deposit in Banks, amount in each : —

First National Bank, Amherst,	\$63,935 17*
City National Bank, Holyoke,	7,000 00
Hampshire County National Bank, Northampton,	15,000 00
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	16,000 00

Loans on Bank Stock, amount on each : —

5 shares Palmer National Bank, Palmer,	\$500 00
8 shares First National Bank, Easthampton,	600 00
50 shares Fourth National Bank, Boston,	4,800 00
100 shares Broadway National Bank, Boston,	10,000 00
180 shares Mechanics' National Bank, Boston,	18,000 00

* This amount has since been reduced within the legal limit.

Amherst Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$1,500	\$1,515 00	\$1,500 00
of Chicago, Ill., 4s,	20,000	20,200 00	19,875 00
of Cleveland, Ohio, 5s,	7,000	7,070 00	7,000 00
of Pawtucket, R. I., 5s,	3,000	3,060 00	3,000 00*
of Saginaw, Mich., 4½s,	20,000	20,600 00	20,000 00
Town of Beverly, Mass., 4s,	10,000	10,600 00	10,000 00
of Clinton, Mass., 4s,	20,000	20,600 00	20,000 00
of Marblehead, Mass., 4s,	15,000	15,600 00	15,000 00
of Springfield, Vt., 4s,	10,000	10,100 00	10,000 00
United States 5s,	50,000	57,250 00	50,000 00
	\$156,500	\$166,595 00	\$156,375 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Amherst, . .	\$10,000	\$15,000 00	\$14,910 00
34	First National Bank, Barre, . .	3,400	3,400 00	3,400 00
80	N'l B'k of the Republic, Boston, .	8,000	11,200 00	10,095 50
10	N'l Hide & Leather B'k, Boston, .	1,000	1,050 00	1,000 00
15	Suffolk National Bank, Boston, .	1,500	1,650 00	1,495 08
50	Third National Bank, Boston, . .	5,000	4,500 00	4,500 00
45	Conway Nat'l Bank, Conway, . .	4,500	4,500 00	4,493 33
28	National Pahquioque Bank, Danbury, Ct.,	2,800	3,920 00	3,870 00
94	First N'l Bank, Easthampton, . .	9,400	12,690 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield, .	5,600	6,160 00	5,600 00
100	City National Bank, Holyoke, . .	10,000	11,000 00	10,000 00
100	Holyoke Nat'l Bank, Holyoke, . .	10,000	16,500 00	10,800 00
30	National Bank of Commerce, New London, Ct.,	3,000	3,900 00	3,000 00
5	Berkshire N'l B'k, No. Adams, . .	500	500 00	500 00
78	First N'l Bank, Northampton, . .	7,800	10,452 00	9,380 00
130	Hampshire Co. National Bank, Northampton,	13,000	14,560 00	13,000 00
133	Northampton National Bank, Northampton,	13,300	19,950 00	13,504 00
80	First N'l Bank, Norwich, Ct., . .	8,000	9,200 00	8,000 00
125	Second N'l B'k, Norwich, Ct., . .	12,500	14,375 00	14,825 00
117	Thames N'l B'k, Norwich, Ct., . .	11,700	18,720 00	16,101 00
38	Palmer Nat'l Bank, Palmer, . . .	3,800	5,700 00	5,306 50
116	Agawam N'l B'k, Springfield, . .	11,600	9,860 00	9,860 00

Amherst Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
115	Chapin N'l Bank, Springfield, .	\$11,500	\$17,250 00	\$13,623 00
70	First Nat'l Bank, Springfield, .	7,000	8,400 00	8,730 00
56	Crocker N'l B'k, Turner's Falls, .	5,600	6,832 00	5,600 00
8	Ware National Bank, Ware, .	800	920 00	800 00
25	Citizens' N'l Bank, Worcester, .	2,500	3,250 00	2,500 00
40	City Nat'l Bank, Worcester, .	4,000	6,000 00	4,000 00
10	Mechanics' N'l B'k, Worcester, .	1,000	1,000 00	1,000 00
		\$188,800	\$242,439 00	\$210,821 41

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$43,000	\$44,075 00	\$43,000 00
Boston & Maine R.R. 4s, . . .	35,000	37,100 00	34,800 00
Boston & Maine R.R. 4½s, . . .	10,000	11,550 00	10,000 00
Boston Terminal Co. 3½s, . . .	40,000	41,800 00	40,000 00
Fitchburg R.R. 5s, . . .	40,000	42,150 00	40,000 00
	\$168,000	\$176,675 00	\$167,800 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,935 17	3 per cent.	\$49,700 00	4¾ per cent.	\$39,990 00	5½ per cent.
172,450 00	4 “	1,442,199 05	5 “	88,822 00	6 “
12,800 00	4½ “				

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	15,000 00
Assessed value of the same,	9,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	616 93
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,516 21
Assessed value of the same,	6,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	105 16
Number of loans which are of an amount not exceeding \$3,000 each, . . .	703
Aggregate amount of the same,	665,076 05
Total number of loans upon real estate,	777

Amherst Savings Bank — Concluded.

Amount of investments from which no income is received,	\$9,860 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	114,243 08
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { $\frac{2}{24}$ per cent., \$41,854 79 } during the year ending Oct. 31, 1897, . . . { $\frac{24}{24}$ per cent., 48,612 56 }	90,467 35
Number of accounts opened during the year ending Oct. 31, 1897,	621
Number of accounts closed during the year ending Oct. 31, 1897,	412
Total number of open accounts Oct. 31, 1897,	5,136
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	5,278 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	303,756 05
Number of same,	3,538
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	262,070 38
Number of same,	3,415
Date of examination by commissioner: September 17.	

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 38.

MOSES T. STEVENS, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEWIS T. HARDY,

WILLIAM S. JENKINS,

MOSES T. STEVENS.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$386,500 00	Deposits, . . .	\$2,688,533 14
Loans on public funds, . . .	80 00	Guaranty fund, . . .	133,000 00
Bank stock, as per schedule, . . .	302,083 50	Interest account, . . .	50,598 73
Loans on bank stock, . . .	1,812 50	Profit and loss account, . . .	78,653 08
Railroad bonds, as per schedule, . . .	842,987 50		
Real estate by foreclosure, . . .	45,440 00		
Loans on real estate, . . .	1,303,466 70		
Loans on personal security, . . .	33,202 00		
Deposits in banks, on interest, . . .	23,195 58		
Deposits in banks, not on interest, . . .	5,358 87		
Expense account, . . .	1,516 92		
Cash on hand, . . .	5,141 38		
	<u>\$2,950,784 95</u>		<u>\$2,950,784 95</u>

Cash on Deposit in Banks, amount in each : —

Andover National Bank, Andover,	\$8,358 87
Blackstone National Bank, Boston,	20,195 58

Loan on Public Funds : —

\$100 City of Boston 4s,	\$80 00
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Loans on Bank Stock, amount on each : —

32 shares Andover National Bank, Andover,	\$1,000 00
6 shares National Bank of the Republic, Boston,	512 50
4 shares National Bank of the Republic, Boston,	300 00

Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, . . .	\$17,000	\$17,000 00	\$17,000 00
of Boston, Mass., 4s, . . .	50,000	55,000 00	50,000 00
of Brockton, Mass., 4s, . . .	48,000	51,600 00	48,000 00
of Chicago, Ill., 4s, . . .	75,500	80,000 00	75,500 00
of Fall River, Mass., 6s, . . .	11,000	11,700 00	11,000 00
of Gloucester, Mass., 4s, . . .	9,000	9,500 00	9,000 00
of Lewiston, Me., 6s, . . .	4,000	4,200 00	4,000 00
of Lynn, Mass., 4s, . . .	25,000	26,700 00	25,000 00
of Portland, Me., 6s, . . .	21,000	23,000 00	21,000 00
of Salem, Mass., 6s, . . .	3,000	3,000 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	15,000	16,000 00	15,000 00
Town of Andover, Mass., 4s, . . .	8,000	8,800 00	8,000 00
of Arlington, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Marblehead, Mass., 4s, . . .	25,000	27,000 00	25,000 00
of Melrose, Mass., 4s, . . .	26,000	28,000 00	26,000 00
of Methuen, Mass., 4s, . . .	9,000	9,800 00	9,000 00
of Peabody, Mass., 4s, . . .	10,000	11,100 00	10,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,800 00	10,000 00*
of Rockingham, N.H., 4s, . . .	10,000	10,500 00	10,000 00
	\$386,500	\$414,300 00	\$386,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
141	Andover Nat'l Bank, Andover,	\$14,100	\$15,500 00	\$14,100 00
40	Atlas National Bank, Boston, .	4,000	4,200 00	4,000 00
149	Blackstone N'l Bank, Boston, .	14,900	12,600 00	14,890 50
27	Boylston Nat'l Bank, Boston, .	2,700	3,200 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	10,200 00	10,000 00
84	Everett National Bank, Boston,	8,400	7,400 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	9,500 00	11,200 00
100	Market National Bank, Boston,	10,000	6,500 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	7,600 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,500 00	5,000 00
120	Metropolitan N'l Bank, Boston,	12,000	10,800 00	12,000 00
300	Nat'l Bank of the Common- wealth, Boston, . . .	30,000	42,000 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	31,900 00	22,500 00
100	National City Bank, Boston, .	10,000	6,800 00	10,000 00
100	National Eagle Bank, Boston,	10,000	7,500 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,400 00	10,000 00
263	National Revere Bank, Boston,	26,300	21,000 00	26,300 00
6	Nat'l Security Bank, Boston, .	600	1,050 00	600 00

Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	National Union Bank, Boston,	\$6,000	\$7,800 00	\$6,000 00
192	Nat'l Webster Bank, Boston, .	19,200	19,300 00	19,200 00
58	New England N'l B'k, Boston,	5,800	8,500 00	5,800 00
41	North National Bank, Boston, .	4,100	3,700 00	4,100 00
129	Old Boston N'l Bank, Boston, .	12,900	13,200 00	12,900 00
110	Second National Bank, Boston,	11,000	19,000 00	11,000 00
35	Shawmut Nat'l Bank, Boston, .	3,500	3,800 00	3,500 00
50	South End Nat'l Bank, Boston,	5,000	3,250 00	5,000 00
52	State National Bank, Boston, .	5,200	5,600 00	5,200 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,750 00	2,468 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	7,500 00	5,000 00
100	Bay State N'l Bank, Lawrence,	7,500	9,000 00	7,500 00
25	Union Nat'l Bank, Weymouth,	2,500	2,500 00	2,500 00
		\$302,125	\$320,775 00	\$302,083 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$52,550 00	\$50,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,000 00	2,000 00
Boston & Maine R.R. 4s, . . .	110,000	120,100 00	110,000 00
Boston & Maine R.R. 4½s, . . .	30,000	36,000 00	30,000 00
Concord & Montreal R.R. 4s, . . .	100,000	105,000 00	99,987 50
Conn. & Passumpsic River R.R. 4s,	20,000	21,200 00	20,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s,	105,000	112,650 00	105,000 00
Fitchburg R.R. 5s,	50,000	54,000 00	50,000 00
Maine Central R.R. 4½s,	25,000	29,000 00	25,000 00
Maine Central R.R. 4s,	10,000	16,200 00	10,000 00
Maine Central, European & No. American R.R. 4s,	5,000		
Manchester & Lawrence R.R. 4s, . .	25,000	27,000 00	25,000 00
Newport & Richford R.R. 5s, . . .	13,000	14,000 00	13,000 00*
New York, New Haven & Hartford R.R. 4s,	25,000	27,000 00	25,000 00
Old Colony R.R. 4s,	148,000	159,600 00	148,000 00
Providence & Worcester R.R. 4s, . .	25,000	27,000 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	28,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	53,000 00	50,000 00
	\$843,000	\$912,550 00	\$842,987 50

* A legal investment when made.

Andover Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,195 58	2 per cent.	\$439,072 00	5 per cent.	\$754,797 10	6 per cent.
1 00	4 “	140,533 50	5½ “	157 60	7 “
7,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$45,440 00
Assessed value of the same,	46,275 00
Number of loans which are of an amount not exceeding \$3,000 each, 554	
Aggregate amount of the same,	896,699 60
Total number of loans upon real estate, 630	
Amount of investments from which no income is received,	34,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	135,370 32
Times for the dividends fixed by the by-laws: third Wednesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,575 29 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 51,532 49 }	102,107 78
Number of accounts opened during the year ending Oct. 31, 1897, . . 568	
Number of accounts closed during the year ending Oct. 31, 1897, . . 474	
Total number of open accounts Oct. 31, 1897, 6,008	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,385 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	306,121 64
Number of same, 3,760	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	314,854 65
Number of same, 3,197	
Date of examination by commissioner: November 11.	

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 36.

WILLIAM G. PECK, *President*.

JOSEPH W. WHITAKER, *Treasurer*.

JOSEPH W. WHITAKER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM G. PECK,

EDWARD S. FESSENDEN,

B. DELMONT LOCKE.

Open for business every business day, 3 to 5.30 P.M.; Wednesdays and Saturdays,
7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$349,000 00	Deposits,	\$1,494,308 30
Bank stock, as per schedule, .	22,000 00	Guaranty fund, . .	58,389 61
Loans on bank stock,	5,000 00	Interest account, . .	11,805 65
Railroad bonds, as per schedule, .	153,500 00	Profit and loss account,	14,378 21
Real estate (for banking purposes),	100 00	Surplus,	9,594 60
Loans on real estate,	954,534 46	Rent account,	504 19
Loans to counties, cities or towns (notes),	32,000 00	Due on mortgage loans,	3,000 00
Loans on depositors' books, . .	425 00		
Deposits in banks, on interest, .	67,723 28		
Expense account,	1,518 57		
Tax account,	410 75		
Insurance account,	572 19		
Cash on hand,	5,196 31		
	\$1,591,980 56		\$1,591,980 56

Cash on Deposit in Banks, amount in each:—

First National Bank, Arlington,	\$10,443 37
Atlantic National Bank, Boston,	33,353 33
Faneuil Hall National Bank, Boston,	23,926 58

Loan on Bank Stock:—

50 shares First Ward National Bank, Boston,	\$5,000 00
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Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,070 00	\$2,000 00
of Brockton, Mass., 4s,	12,000	12,745 00	12,000 00
of Chelsea, Mass., 4s,	1,000	1,077 50	1,000 00
of Cleveland, Ohio, 5s,	9,000	9,645 00	9,000 00
of Cleveland, Ohio, 6s,	5,000	5,112 50	5,000 00
of Dayton, Ohio, 5s,	15,000	15,427 50	15,000 00*
of Dayton, Ohio, 6s,	5,000	5,425 00	5,000 00*
of Fall River, Mass., 6s,	2,000	2,100 00	2,000 00
of Grand Rapids, Mich., 5s,	20,000	21,570 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,250 00	5,000 00
of Lewiston, Me., 5s,	1,000	1,200 00	1,000 00
of Medford, Mass., 4s,	10,000	10,600 00	10,000 00
of Middletown, Conn., 4s,	10,000	10,600 00	10,000 00
of New London, Conn., 4s,	16,000	17,200 00	16,000 00
of Peoria, Ill., 7s,	13,000	13,715 00	13,000 00
of Portland, Me., 6s,	20,000	24,300 00	20,000 00
of Rochester, N. H., 4s,	6,000	6,390 00	6,000 00
of Springfield, Ohio, 4½s,	12,000	12,885 00	12,000 00
of Wallingford, Conn., 4s,	12,000	12,840 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,312 50	5,000 00
of Woonsocket, R. I., 4s,	25,000	26,250 00	25,000 00*
Town of Arlington, Mass., 4s,	22,000	23,420 00	22,000 00
of Arlington, Mass., 5s,	13,000	13,195 00	13,000 00
of Attleborough, Mass., 4s,	10,000	10,575 00	10,000 00
of Chatham, Mass., 4½s,	8,000	8,560 00	8,000 00
of Cranston, R. I., 4s,	2,000	2,090 00	2,000 00
of Hull, Mass., 5s,	18,000	20,880 00	18,000 00
of Leicester, Mass., 4s,	13,000	13,352 50	13,000 00
of Melrose, Mass., 4s,	10,000	10,650 00	10,000 00
of Methuen, Mass., 4s,	15,000	15,989 37	15,000 00
of Rockport, Mass., 4s,	13,000	13,827 50	13,000 00
of Wayland, Mass., 5s,	2,000	2,025 00	2,000 00
of Wellesley, Mass., 4s,	10,000	10,222 50	10,000 00
of Winchester, Mass., 4s,	4,000	4,250 00	4,000 00
District of Columbia 6s,	3,000	3,360 00	3,000 00
	\$349,000	\$374,111 87	\$349,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington, .	\$1,000	\$1,200 00	\$802 92
50	Atlantic Nat'l Bank, Boston, .	5,000	5,250 00	4,014 60
50	Continental N'l Bank, Boston,	5,000	5,100 00	4,014 60

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Faneuil Hall N'l Bank, Boston,	\$5,000	\$6,250 00	\$4,014 60
22	First Ward N'l Bank, Boston, .	2,200	3,300 00	1,766 42
25	N'l B'k of No. America, Boston,	2,500	2,325 00	2,007 30
10	N'l B'k of Redemption, Boston,	1,000	1,140 00	802 92
33	N'l B'k of the Republic, Boston,	3,300	4,620 00	2,649 64
12	National Union Bank, Boston,	1,200	1,500 00	963 50
12	Dedham Nat'l Bank, Dedham,	1,200	1,260 00	963 50
		\$27,400	\$31,945 00	\$22,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,260 00	\$2,000 00
Cheshire R.R. 6s,	27,500	27,843 75	27,500 00
Concord & Montreal R.R. 4s,	20,000	20,800 00	20,000 00
Maine Central R.R. 7s,	14,000	14,280 00	14,000 00
Newport & Richford R.R. 5s,	20,000	21,400 00	20,000 00*
Old Colony R.R. 4s,	30,000	31,950 00	30,000 00
Portland & Ogdensburg R.R. 6s, . . .	4,000	4,240 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	17,625 00	15,000 00
Salem & Lowell R.R. 6s,	1,000	1,020 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	10,000 00
Vermont & Massachusetts R.R. 5s, . .	10,000	10,700 00	10,000 00
	\$153,500	\$164,418 75	\$153,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,723 28	2 per cent.	\$283,985 36	5 per cent.	\$278,455 00	6 per cent.
21,000 00	4 “	117,350 00	5½ “	1,400 00	6½ “
11,000 00	4½ “	265,719 10	5½ “	8,050 00	7 “
5,000 00	4¾ “				

Arlington Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$100 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,380 00
Net income received from same during year ending Oct. 31, 1897,	550 72
Number of loans which are of an amount not exceeding \$3,000 each, 334	
Aggregate amount of the same,	376,084 34
Total number of loans upon real estate,	421
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	78,435 36
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,387 70 } during the year ending Oct. 31, 1897, { 2 per cent., 27,715 96 }	55,103 66
Number of accounts opened during the year ending Oct. 31, 1897,	432
Number of accounts closed during the year ending Oct. 31, 1897,	266
Total number of open accounts Oct. 31, 1897,	4,441
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,563 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	231,335 81
Number of same,	3,890
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	212,905 23
Number of same,	2,837
Date of examination by commissioner: April 9.	

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 40.

ALPHEUS HARDING, *President.*

WILLIAM D. LUEY, *Treasurer.*

WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALPHEUS HARDING,

SOLON W. LEE,

HENRY R. STOWELL,

LUCIEN LORD,

LEVI B. FAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$170,000 00	Deposits, . . .	\$1,950,602 07
Bank stock, as per schedule, .	9,400 00	Guaranty fund, .	92,000 00
Loans on bank stock, . . .	30,875 00	Interest account, .	33,585 20
Railroad bonds, as per schedule, .	90,000 00	Profit and loss account, . . .	74,779 10
Loans on real estate, . . .	1,052,422 49		
Loans on personal security, . .	628,810 00		
Loans to counties, cities or towns (notes),	69,400 00		
Deposits in banks, on interest, .	96,690 03		
Expense account,	2,050 92		
Cash on hand,	1,317 93		
	<hr/> \$2,150,966 37		<hr/> \$2,150,966 37

Cash on Deposit in Banks, amount in each: —

Athol National Bank, Athol,	\$5,000 00
Miller's River National Bank, Athol,	52,428 58
Eliot National Bank, Boston,	24,157 92
Third National Bank, Boston,	15,103 53

Loans on Bank Stock, amount on each: —

100 shares Springfield Safe Deposit and Trust Company, Springfield, .	\$10,000 00
200 shares Broadway National Bank, Boston,	20,000 00
8 shares Athol National Bank, Athol,	375 00
7 shares Miller's River National Bank, Athol,	500 00

Athol Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,350 00	\$5,000 00
of Chicopee, Mass., 4s, . . .	8,000	8,080 00	8,000 00
of Cleveland, Ohio, 5s, . . .	20,000	21,210 00	20,000 00
of Holyoke, Mass., 4s, . . .	25,000	25,875 00	25,000 00
of Kansas City, Mo., 4½s, . . .	25,000	27,375 00	25,000 00
of Milwaukee, Wis., 5s, . . .	20,000	20,420 00	20,000 00
of Newton, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Newton, Mass., 5s, . . .	10,000	11,000 00	10,000 00
of Taunton, Mass., 4s, . . .	2,000	2,120 00	2,000 00
of Youngstown, Ohio, 5s, . . .	20,000	20,800 00	20,000 00
United States 5s,	25,000	29,000 00	25,000 00
	\$170,000	\$182,030 00	\$170,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Miller's River N'l Bank, Athol,	\$2,700	\$4,725 00	\$2,700 00
7	Blackstone Nat'l Bank, Boston,	700	525 00	700 00
10	Eliot National Bank, Boston, .	1,000	1,170 00	1,000 00
50	National Eagle Bank, Boston,	5,000	3,750 00	5,000 00
		\$9,400	\$10,170 00	\$9,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$25,000	\$26,750 00	\$25,000 00
Boston & Providence R.R. 4s,	25,000	26,500 00	25,000 00
Fitchburg R.R. 4½s,	20,000	21,800 00	20,000 00
Vermont & Massachusetts R.R. 5s, . .	20,000	21,400 00	20,000 00
	\$90,000	\$96,450 00	\$90,000 00

Athol Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$101,690 03	2 per cent.	\$402,700 00	4 per cent.	\$933,324 49	5 per cent.
17,500 00	3 $\frac{3}{4}$ "	145,000 00	4 $\frac{1}{2}$ "	9,000 00	5 $\frac{1}{2}$ "
1,200 00	3 $\frac{1}{8}$ "	84,610 00	4 $\frac{1}{2}$ "	183,173 00	6 "

Number of loans which are of an amount not exceeding \$3,000 each, 351
 Aggregate amount of the same, \$381,877 48
 Total number of loans upon real estate, 440
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 99,703 81
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$36,468 37 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 37,140 27 } 73,608 64
 Number of accounts opened during the year ending Oct. 31, 1897, . 711
 Number of accounts closed during the year ending Oct. 31, 1897, . 583
 Total number of open accounts Oct. 31, 1897, 5,509
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 6,225 93
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 300,510 88
 Number of same, 3,313
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 294,635 35
 Number of same, 3,644
 Date of examination by commissioner: March 18.

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 59.

ABIEL CODDING, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE A. DEAN,

RANDOLPH KNAPP,

B. S. FREEMAN,

JAMES H. STURDY,

EVERETT S. CAPRON,

ELSON I. FRANKLIN,

JOSEPH L. SWEET.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$29,500 00	Deposits, . . .	\$1,305,261 55
Bank stock, as per schedule, .	11,100 00	Guaranty fund, .	65,500 00
Railroad bonds, as per schedule,	100,500 00	Interest account, .	4,218 18
Loans on railroad stock, .	25,000 00	Profit and loss account, . . .	37,321 53
Real estate by foreclosure, .	57,499 39		
Loans on real estate, . .	788,184 08		
Loans on personal security, .	357,308 06		
Deposits in banks, on interest, .	33,895 77		
Deposits in banks, not on interest,	8,956 31		
Expense account, . . .	357 65		
	<u>\$1,412,301 26</u>		<u>\$1,412,301 26</u>

Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston,	\$3,895 77
North Attleborough National Bank, North Attleborough,	8,956 31
First National Bank, Pawtucket, R. I.,	30,000 00

Loan on Railroad Stock :—

200 shares Boston & Maine R.R.,	\$25,000 00
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Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$4,500	\$4,500 00	\$4,500 00
of Sioux City, Iowa, 4½s, . . .	25,000	25,000 00	25,000 00
	\$29,500	\$29,500 00	\$29,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
61	First Nat'l Bank, Attleborough,	\$6,100	\$9,760 00	\$6,100 00
50	Boston National Bank, Boston,	5,000	4,500 00	5,000 00
		\$11,100	\$14,260 00	\$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$25,500 00	\$23,750 00
Fitchburg R.R. 5s,	75,000	78,750 00	76,750 00
	\$100,000	\$104,250 00	\$100,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,895 77	2 per cent.	\$35,000 00	4½ per cent.	\$43,885 00	5½ per cent.
30,000 00	3 “	25,000 00	4¾ “	603,902 24	6 “
25,000 00	3½ “	378,500 00	5 “	4,204 90	7 “
55,000 00	4 “				

Attleborough Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$57,499 39
Assessed value of the same,	46,300 00
Net income received from same during year ending Oct. 31, 1897,	174 75
Number of loans which are of an amount not exceeding \$3,000 each, 345	
Aggregate amount of the same,	305,117 73
Total number of loans upon real estate,	376
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	73,298 77
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,408 61 } during the year ending Oct. 31, 1897, { 2 per cent., 25,021 00 }	49,429 61
Number of accounts opened during the year ending Oct. 31, 1897,	533
Number of accounts closed during the year ending Oct. 31, 1897,	418
Total number of open accounts Oct. 31, 1897,	3,981
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	3,979 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	227,499 58
Number of same,	3,212
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	235,629 31
Number of same,	2,867
Date of examination by commissioner: February 1.	

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 39.

CHARLES H. FOLLANSBY, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ESTES HAWES,

ORAMEL CLARK,

CHARLES H. FOLLANSBY,

GEORGE R. SIMONDS,

JOHN C. BARTHOLOMEW.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,000 00	Deposits, . . .	\$690,632 98
Bank stock, as per schedule, .	78,458 00	Guaranty fund, .	20,225 00
Loans on bank stock, . . .	230 00	Interest account, .	5,876 25
Railroad bonds, as per schedule,	60,860 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	11,131 17
poses),	10,477 41		
Real estate by foreclosure, . .	6,620 83		
Loans on real estate,	483,688 52		
Loans on personal security, . .	49,433 33		
Deposits in banks, on interest, .	12,000 00		
Deposits in banks, not on interest,	3,007 33		
Expense account,	736 21		
Suspense account,	14 82		
Safe and furniture,	2,338 95		
	<u>\$727,865 40</u>		<u>\$727,865 40</u>

Cash on Deposit in Bank:—

First National Bank, Barre, \$15,007 33

Loan on Bank Stock:—

3 shares First National Bank, Barre, \$230 00

Barre Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s, .	\$10,000	\$10,950 00	\$10,000 00
of Springfield, Ohio, 5s, .	10,000	11,625 00	10,000 00
	\$20,000	\$22,575 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	\$3,600	\$3,600 00	\$3,985 00
28	Blackstone Nat'l Bank, Boston,	2,800	2,380 00	2,625 00
62	Boston National Bank, Boston,	6,200	5,580 00	6,320 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,380 00	2,260 00
17	Continental N'l Bank, Boston,	1,700	1,734 00	1,737 00
25	Eliot National Bank, Boston, .	2,500	2,925 00	2,950 00
41	First National Bank, Boston, .	4,100	9,225 00	8,118 00
32	N'l B'k of Commerce, Boston,	3,200	3,360 00	3,496 00
46	N'l B'k of Redemption, Boston,	4,600	5,244 00	5,375 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,625 00	2,725 00
9	National Revere Bank, Boston,	900	720 00	860 00
34	Second National Bank, Boston,	3,400	5,950 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	1,840 00	1,865 00
20	Suffolk National Bank, Boston,	2,000	2,040 00	2,275 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,100 00	2,750 00
50	Nat'l Market Bank, Brighton, .	5,000	5,000 00	5,777 00
7	Ware National Bank, Ware, .	700	742 00	735 00
52	Central Nat'l Bank, Worcester,	5,200	7,020 00	7,280 00
21	Citizens' N'l Bank, Worcester,	2,100	2,730 00	2,625 00
50	City National Bank, Worcester,	5,000	7,250 00	6,300 00
20	First National Bank, Worcester,	2,000	3,400 00	3,300 00
		\$64,500	\$77,845 00	\$78,458 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s,	\$25,000	\$26,000 00	\$25,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,300 00	5,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00

Barre Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$10,425 00	\$10,000 00
Rutland R.R. 5s,	1,000	995 00	860 00*
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	18,450 00	15,000 00
	\$61,000	\$67,170 00	\$60,860 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,000 00 35,833 33	2 per cent. 4½ “	\$10,500 00 88,227 52	5 per cent. 5¼ “	\$258,400 00 140,391 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$10,477 41
Estimated value of the same,	10,477 41
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1897,	422 30
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,620 83
Assessed value of the same,	4,930 00
Net income received from same during year ending Oct. 31, 1897,	49 19
Number of loans which are of an amount not exceeding \$3,000 each, 180	
Aggregate amount of the same,	213,091 00
Total number of loans upon real estate,	206
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	37,109 39
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,137 36 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 13,501 90 }	26,639 26
Number of accounts opened during the year ending Oct. 31, 1897,	162
Number of accounts closed during the year ending Oct. 31, 1897,	161
Total number of open accounts Oct. 31, 1897,	1,704
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,082 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	71,482 21
Number of same,	895
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	82,373 25
Number of same,	1,016
Date of examination by commissioner: August 19.	

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 25.

HIRAM LORING, *President.*

STEPHEN WING, *Treasurer.*

WILLIAM R. FARRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PELEG P. AKIN,

HIRAM LORING,

ELKANAH CROWELL,

HIRAM D. LORING,

CHARLES F. PURRINGTON,

EDWIN BAXTER.

Open for business every business day, 9 to 12 A.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$21,539 10	Deposits,	\$511,520 05
Bank stock, as per schedule, .	72,853 69	Guaranty fund, . .	22,034 52
Loans on bank stock,	100 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	80,568 75	count,	5,075 33
Real estate by foreclosure, . .	6,814 21		
Loans on real estate,	264,645 29		
Loans on personal security, . .	59,533 00		
Loans to counties, cities or towns			
(notes),	19,350 00		
Loans on depositors' books, . .	80 00		
Deposits in banks, on interest, .	9,314 11		
Deposits in banks, not on interest,	1,442 08		
Cash on hand,	2,389 67		
	\$538,629 90		\$538,629 90

Cash on Deposit in Banks, amount in each :—

Lincoln National Bank, Boston,	\$2,669 48
Manufacturers' National Bank, Boston,	3,045 06
Maverick National Bank, Boston,	294 63
First National Bank, Hyannis,	3,599 57
First National Bank, Yarmouthport,	1,147 45

Loan on Bank Stock :—

2 shares Cape Cod National Bank, Harwich,	\$100 00
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Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R.I., 5s, . .	\$10,000	\$11,250 00	\$11,249 10
Town of Spencer, Mass., 4s, . .	10,000	10,600 00	10,290 00
	\$20,000	\$21,850 00	\$21,539 10

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
30	Atlas National Bank, Boston, .	\$3,000	\$3,210 00	\$3,660 00
5	Blackstone N'l Bank, Boston, .	500	425 00	500 00
30	Boston National Bank, Boston, .	3,000	2,700 00	3,270 00
63	Everett National Bank, Boston, .	6,300	5,607 00	6,615 00
55	Faneuil Hall N'l Bank, Boston, .	5,500	6,875 00	6,765 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,000 00	5,241 80
13	Market National Bank, Boston, .	1,300	845 00	1,300 00
56	Merchants' Nat'l Bank, Boston, .	5,600	8,456 00	7,280 00
50	N'l B'k of Redemption, Boston, .	5,000	5,700 00	6,500 00
50	N'l B'k of the Republic, Boston, .	5,000	7,000 00	5,749 88
21	National Eagle Bank, Boston, .	2,100	1,575 00	2,205 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,350 00	5,927 00
7	Old Boston N'l Bank, Boston, .	700	721 00	756 00
25	Second National Bank, Boston, .	2,500	4,375 00	3,258 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,775 00	2,750 00
15	State National Bank, Boston, .	1,500	1,620 00	1,770 00
6	Suffolk National Bank, Boston, .	600	612 00	597 34
37	Tremont Nat'l Bank, Boston, .	3,700	2,590 00	4,180 00
10	Citizens' N'l B'k, New Bedford, .	1,000	850 00	1,000 00
24	First Nat'l Bank, New Bedford, .	2,400	3,480 00	2,400 00
9	First N'l Bank, Yarmouthport, .	900	1,125 00	1,128 67
		\$63,100	\$71,891 00	\$72 853 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$5,000	\$5,275 00	\$5,318 75
Boston & Maine R.R. 4s, . . .	1,000	1,060 00	1,048 75
Boston & Maine R.R. 4½s, . . .	5,000	5,987 00	5,837 50
Fitchburg R.R. 4s,	20,000	20,300 00	20,593 75

Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$9,000	\$9,370 00	\$9,215 00
Old Colony R.R. 4s,	26,000	27,645 00	27,542 50
Upper Coos R.R. 4½s,	5,000	5,450 00	5,462 50
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,550 00
	\$76,000	\$80,437 00	\$80,568 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,314 11	2 per cent.	\$10,000 00	4¾ per cent.	\$37,723 04	5½ per cent.
12,500 00	4 “	75,034 00	5 “	194,171 25	6 “
10,800 00	4½ “	1,200 00	5½ “	2,280 00	7 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$6,814 21
Assessed value of the same,	7,300 00
Net income received from same during year ending Oct. 31, 1897,	261 57
Number of loans which are of an amount not exceeding \$3,000 each, 347	
Aggregate amount of the same,	201,721 29
Total number of loans upon real estate,	289
Amount of investments from which no income is received,	18,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	26,399 27
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$8,740 49	16,182 60
during the year ending Oct. 31, 1897, . . . { 1½ per cent., 7,442 11 }	
Number of accounts opened during the year ending Oct. 31, 1897,	134
Number of accounts closed during the year ending Oct. 31, 1897,	156
Total number of open accounts Oct. 31, 1897,	1,853
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	3,244 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	73,054 60
Number of same,	827
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	99,249 92
Number of same,	1,203
Date of examination by commissioner: June 10.	

BAY STATE SAVINGS BANK — WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 106.

RICHARD HEALY, *President.*

GEORGE MCALEER, *Treasurer.*

JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM HART,

THOMAS KENNEY,

JOHN O'MEARA,

RICHARD HEALY,

JAMES A. McDERMOTT.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,463 36	Deposits, . . .	\$141,868 28
Bank stock, as per schedule, .	17,619 13	Guaranty fund, .	401 63
Loans on real estate, . . .	99,200 19	Interest account, .	1,266 35
Loans on personal security, .	2,099 00	Profit and loss ac-	
Deposits in banks, on interest, .	3,917 79	count, . . .	737 59
Cash on hand,	974 38		
	<u>\$144,273 85</u>		<u>\$144,273 85</u>

Cash on Deposit in Bank: —

First National Bank, Worcester, \$3,917 79

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s, . . .	\$5,000	\$5,410 00	\$5,455 56
of Fitchburg, Mass., 4s, . . .	4,000	4,370 00	4,429 11
of Somerville, Mass., 4s, . . .	5,000	5,259 25	5,304 80
Town of Watertown, Mass., 4s, . .	5,000	5,200 00	5,273 89
	<u>\$19,000</u>	<u>\$20,239 25</u>	<u>\$20,463 36</u>

Bay State Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston, .	\$1,500	\$1,605 00	\$1,773 75
5	Boylston Nat'l Bank, Boston, .	500	595 00	652 50
10	Central National Bank, Boston, .	1,000	1,070 00	1,250 00
5	Continental N'l Bank, Boston, .	500	511 25	516 25
9	Eliot National Bank, Boston, .	900	1,060 75	1,172 25
7	Faneuil Hall N'l Bank, Boston, .	700	875 00	935 00
2	Hamilton Nat'l Bank, Boston, .	200	207 50	214 50
5	Howard National Bank, Boston, .	500	433 75	461 25
10	Merchants' N'l Bank, Boston, .	1,000	1,510 00	1,538 75
10	N'l Bank of Commerce, Boston, .	1,000	1,052 50	1,112 50
10	National Bank of the Commonwealth, Boston, .	1,000	1,420 00	1,405 00
10	N'l B'k of Redemption, Boston, .	1,000	1,140 00	1,180 00
8	N'l B'k of the Republic, Boston, .	800	1,120 00	1,176 00
8	N'l Hide & Leather B'k, Boston, .	800	830 00	838 00
5	New England N'l B'k, Boston, .	500	735 00	752 50
11	North National Bank, Boston, .	1,100	1,020 25	1,180 63
10	Old Boston N'l Bank, Boston, .	1,000	1,030 00	1,115 00
1	Suffolk National Bank, Boston, .	100	102 00	115 25
3	Tremont Nat'l Bank, Boston, .	300	212 25	230 00
		\$14,400	\$16,530 25	\$17,619 13

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,917 79	3 per cent.	\$6,250 00	5½ per cent.	\$5,899 00	6 per cent.
89,150 19	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, 38
 Aggregate amount of the same, \$60,699 19
 Total number of loans upon real estate, 39
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 4,595 85
 Times for the dividends fixed by the by-laws: March 1 and September 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$1,581 67 }
 during the year ending Oct. 31, 1897, { 2 per cent., 2,057 29 } 3,638 96
 Number of accounts opened during the year ending Oct. 31, 1897, 250
 Number of accounts closed during the year ending Oct. 31, 1897, 68
 Total number of open accounts Oct. 31, 1897, 531
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 79,966 89
 Number of same, 958
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 23,427 71
 Number of same, 369
 Date of examination by commissioner: October 7.

BELMONT SAVINGS BANK—BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.

J. VARNUM FLETCHER, *President.*

WINTHROP L. CHENERY, *Treasurer.*

THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. VARNUM FLETCHER,

GUSTAVUS C. HOLT,

FREDERIC DODGE,

J. LUCIUS ELLIS,

JOSEPH O. WELLINGTON.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,217 50	Deposits, . . .	\$182,229 67
Bank stock, as per schedule, .	8,300 00	Guaranty fund, .	2,550 00
Railroad bonds, as per schedule, .	36,572 50	Interest account, .	2,767 30
Loans on real estate, . . .	112,920 00	Profit and loss account, . . .	444 47
Loans on personal security, .	7,350 00		
Deposits in banks, on interest, .	10,719 61		
Expense account, . . .	21 00		
Cash on hand, . . .	890 83		
	\$187,991 44		\$187,991 44

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, \$10,719 61

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$5,000	\$5,250 00	\$5,000 00
Town of Belmont, Mass., 4s, . .	3,000	3,195 00	3,217 50
of Peabody, Mass., 4s, . . .	2,000	2,150 00	2,000 00
of Winchester, Mass., 4s, . .	1,000	1,025 00	1,000 00
	\$11,000	\$11,620 00	\$11,217 50

Belmont Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Blackstone Nat'l Bank, Boston,	\$1,400	\$1,190 00	\$1,300 00
24	Faneuil Hall N'l Bank, Boston,	2,400	3,000 00	3,000 00
3	Freeman's Nat'l Bank, Boston,	300	255 00	300 00
10	Howard Nat'l Bank, Boston, .	1,000	850 00	900 00
7	Nat'l Exchange Bank, Boston,	700	910 00	800 00
3	N'l Hide & Leather B'k, Boston,	300	312 75	300 00
2	Nat'l Webster Bank, Boston, .	200	203 00	200 00
5	South End N'l Bank, Boston, .	500	325 00	500 00
10	Third National Bank, Boston, .	1,000	900 00	1,000 00
		\$7,800	\$7,945 75	\$8,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$4,000	\$4,195 00	\$4,000 00
Boston & Maine R.R. 4½s, . . .	3,000	3,535 00	3,000 00
Concord & Montreal R.R. 4s, . . .	9,000	9,495 00	9,000 00
Fitchburg R.R. 5s,	5,000	5,455 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,450 00	5,000 00
Maine Central, European & North American R.R. 4s,	3,000	3,180 00	3,172 50
New York, New Haven & Hartford R.R. 4s,	5,000	5,425 00	5,400 00
Upper Coos R.R. 4½s,	2,000	2,180 00	2,000 00
	\$36,000	\$38,965 00	\$36,572 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,719 61 39,350 00	2 per cent. 5 “	\$28,600 00	5½ per cent.	\$52,320 00	6 per cent.

Belmont Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	75	
Aggregate amount of the same,		\$83,145 00
Total number of loans upon real estate,	74	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		8,483 34
Times for the dividends fixed by the by-laws: third Wednesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,971 36 } during the year ending Oct. 31, 1897, { 2 per cent., 3,161 72 }		6,133 08
Number of accounts opened during the year ending Oct. 31, 1897,	98	
Number of accounts closed during the year ending Oct. 31, 1897,	34	
Total number of open accounts Oct. 31, 1897,	742	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		618 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		49,248 55
Number of same,	649	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		28,883 92
Number of same,	308	
Date of examination by commissioner: January 11.		

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 20, 1871. Present number of corporators, 35.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, Jr.,

JAMES F. FREEMAN,

JOSEPH G. RAY,

CHARLES J. MCKENZIE,

ELISHA P. CHAPMAN,

EDWARD E. SHERMAN,

WILLIAM F. RAY.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$7,071 25	Deposits, . . .	\$518,248 25
Bank stock, as per schedule, .	38,770 62	Guaranty fund, .	25,586 57
Loans on bank stock, . . .	38,300 00	Interest account, .	8,573 58
Railroad bonds, as per schedule, .	52,925 00	Profit and loss account, . . .	12,965 45
Real estate by foreclosure, . .	22,119 44	Real estate income account, . . .	154 63
Loans on real estate, . . .	201,854 62		
Loans on personal security, . .	178,495 00		
Loans to counties, cities or towns (notes),	10,000 00		
Loans on depositors' books, . .	212 00		
Deposits in banks, on interest, .	8,818 47		
Deposits in banks, not on interest, .	3,799 63		
Expense account,	529 26		
Tax account,	372 67		
Bank furniture,	400 00		
Cash on hand,	1,860 52		
	\$565,28 48		\$565,528 48

Cash on Deposit in Banks, amount in each :—

Franklin National Bank, Franklin,	\$3,799 63
National Bank of Redemption, Boston,	5,652 28
Mercantile Trust Company, Boston,	3,166 19

Loans on Bank Stock, amount on each :—

200 shares Hancock National Bank, Boston,	\$9,500 00
200 shares Fourth National Bank, Boston,	19,000 00
40 shares Producers' National Bank, Woonsocket, R. I.,	500 00
34 shares Exchange National Bank, Providence, R. I.,	1,300 00
100 shares Mercantile Trust Company, Boston,	8,000 00

Benjamin Franklin Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$2,000	\$2,170 00	\$1,815 00*
of Youngstown, Ohio, 5s,	5,000	5,250 00	5,256 25
	\$7,000	\$7,420 00	\$7,071 25

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian N'l Bank, Boston, .	\$1,400	\$1,162 00	\$1,442 00
5	Continental N'l Bank, Boston, .	500	510 00	553 75
70	Eliot National Bank, Boston, .	7,000	8,190 00	9,345 00
30	Hamilton Nat'l Bank, Boston, .	3,000	3,030 00	3,322 50
25	Howard National Bank, Boston, .	2,500	2,150 00	2,412 50
10	Market National Bank, Boston, .	1,000	650 00	850 00
27	N'l B'k of Commerce, Boston, .	2,700	2,835 00	3,051 00
15	N'l B'k of No. America, Boston, .	1,500	1,395 00	1,708 12
9	N'l Hide & Leather B'k, Boston, .	900	945 00	978 75
16	National Revere Bank, Boston, .	1,600	1,280 00	1,520 00
8	Shoe & Leather N'l B'k, Boston, .	800	736 00	712 00
16	Tremont Nat'l Bank, Boston, .	1,600	1,120 00	1,135 00
23	Washington N'l Bank, Boston, .	2,300	2,277 00	2,530 00
75	Franklin Nat'l Bank, Franklin, .	7,500	8,250 00	8,250 00
12	Wrentham N'l B'k, Wrentham, .	840	900 00	960 00
		\$35,140	\$35,430 00	\$38,770 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$10,700 00	\$10,450 00
Boston & Maine R.R. 4½s,	10,000	11,975 00	10,900 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,000 00	10,875 00
Fitchburg R.R. 4s,	10,000	10,425 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,700 00
	\$50,000	\$55,000 00	\$52,925 00

Benjamin Franklin Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,818 47	2 per cent.	\$42,000 00	4½ per cent.	\$20,750 00	5½ per cent.
21,489 62	4 “	10,000 00	4¾ “	172,847 00	6 “
10,000 00	4¼ “	151,775 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$22,119 44
Assessed value of the same,	22,100 00
Net income received from same during year ending Oct. 31, 1897, . . .	319 92
Number of loans which are of an amount not exceeding \$3,000 each, . . .	296
Aggregate amount of the same,	197,761 62
Total number of loans upon real estate,	216
Amount of investments from which no income is received,	5,220 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	26,366 60
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { per cent., \$9,657 27 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 9,626 80 }	19,284 07
Number of accounts opened during the year ending Oct. 31, 1897, . . .	265
Number of accounts closed during the year ending Oct. 31, 1897, . . .	229
Total number of open accounts Oct. 31, 1897,	2,102
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,064 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	93,450 90
Number of same,	1,394
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	93,503 04
Number of same,	1,361
Date of examination by commissioner: January 25.	

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 48.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. SLOAN,

ROBERT W. ADAM,

CHARLES W. KELLOGG,

ALEXANDER KENNEDY,

LEVI A. STEVENS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$688,000 00	Deposits,	\$3,597,222 98
Bank stock, as per schedule, . .	200,000 00	Guaranty fund, . .	150,000 00
Loans on bank stock,	17,810 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	315,000 00	count,	10,583 83
Loans on railroad stock,	50 00	Collateral security ac-	
Real estate (for banking pur-		count,	10 00
poses),	173,500 00		
Loans on real estate,	2,082,790 00		
Loans on personal security, . .	142,650 00		
Loans to counties, cities or towns			
(notes),	98,800 00		
Loans on depositors' books, . .	125 00		
Deposits in banks, on interest, .	21,004 41		
Deposits in banks, not on interest,	10,448 98		
Expense account,	2,859 73		
Cash on hand,	4,778 69		
	\$3,757,816 81		\$3,757,816 81

Cash on Deposit in Banks, amount in each:—

National Revere Bank, Boston,	\$19,326 63
Agricultural National Bank, Pittsfield,	4,633 89
Pittsfield National Bank, Pittsfield,	2,614 11
Third National Bank, Pittsfield,	3,200 98
Berkshire Loan and Trust Company, Pittsfield,	1,677 78

Berkshire County Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

40 shares Housatonic National Bank, Stockbridge,	\$2,300 00
9 shares Berkshire Loan and Trust Company, Pittsfield,	800 00
5 shares First National Bank, Adams,	300 00
5 shares Housatonic National Bank, Stockbridge,	1,100 00
6 shares Pittsfield National Bank, Pittsfield,	
4 shares Agricultural National Bank, Pittsfield,	200 00
3 shares Lee National Bank, Lee,	300 00
8 shares Pittsfield National Bank, Pittsfield,	800 00
10 shares Berkshire Loan and Trust Company, Pittsfield,	310 00
20 shares Third National Bank, Pittsfield,	1,500 00
60 shares Third National Bank, Pittsfield,	6,000 00
20 shares Pittsfield National Bank, Pittsfield,	2,000 00
8 shares Third National Bank, Pittsfield,	400 00
5 shares Berkshire Loan and Trust Company, Pittsfield,	500 00
8 shares Berkshire National Bank, North Adams,	1,300 00
10 shares Williamstown National Bank, Williamstown,	

Loan on Railroad Stock:—

1 share Boston & Albany R.R.,	\$50 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	\$12,000	\$12,240	\$12,000*
of Boston, Mass., 4s,	42,000	45,150	42,000
of Columbus, Ohio, 4s,	50,000	50,500	50,000*
of Dayton, Ohio, 4s,	80,000	80,700	80,000*
of Grand Rapids, Mich., 4½s,	25,000	27,500	25,000
of Keene, N. H., 4s,	10,000	10,000	10,000
of Lowell, Mass., 4s,	50,000	52,205	50,000
of Lynn, Mass., 4s,	25,000	26,875	25,000
of Milwaukee, Wis., 7s,	5,000	5,300	5,000
of New Bedford, Mass., 4s,	25,000	25,375	25,000
of Newton, Mass., 4s,	30,000	31,650	30,000
of Pawtucket, R. I., 5s,	20,000	20,300	20,000*
of Peoria, Ill., 4s,	45,000	46,125	45,000
of Pittsfield, Mass., 4s,	45,000	46,800	45,000
of Springfield, Ohio, 6s,	15,000	15,575	15,000
of Taunton, Mass., 4s,	27,000	27,945	27,000
Town of Braintree, Mass., 4s,	22,000	23,540	22,000
of Marlborough, Mass., 4s,	75,000	78,750	75,000
of Spencer, Mass., 4s,	35,000	36,750	35,000
of West Hartford, Conn., 4s,	18,000	18,360	18,000
State of New Hampshire 6s,	7,000	7,335	7,000
of Massachusetts 3½s,	25,000	26,250	25,000
	\$688,000	\$715,225	\$688,000

* Legal investments when made.

Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	\$4,500	\$4,870 00	\$4,500 00
109	Atlas National Bank, Boston, .	10,900	11,635 75	10,900 00
27	Blackstone Nat'l B'k, Boston, .	2,700	2,295 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	9,000 00	10,000 00
59	First National Bank, Boston, .	5,900	13,157 00	5,900 00
32	Howard Nat'l B'k, Boston, .	3,200	2,776 00	3,200 00
125	Merchants' Nat'l B'k, Boston, .	12,500	18,875 00	12,500 00
60	N'l B'k of Commerce, Boston,	6,000	6,315 00	6,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	14,150 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,087 50	10,000 00
80	Nat'l Eagle Bank, Boston, .	8,000	6,010 00	8,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,612 50	2,500 00
120	Nat'l Revere Bank, Boston, .	12,000	9,600 00	12,000 00
53	Nat'l Webster Bank, Boston, .	5,300	5,379 50	5,300 00
105	New England N'l B'k, Boston,	10,500	15,435 00	10,500 00
35	North Nat'l Bank, Boston, .	3,500	3,246 25	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,180 00	7,000 00
20	Shawmut Nat'l B'k, Boston, .	2,000	2,240 00	2,000 00
70	First Nat'l Bank, Chicopee, .	7,000	10,150 00	7,000 00
24	Hadley Falls National Bank, Holyoke,	2,400	3,720 00	2,400 00
35	Lee National Bank, Lee, . . .	3,500	5,950 00	3,500 00
31	Adams N'l B'k, North Adams,	3,100	3,875 00	3,100 00
50	Agricultural N'l B'k, Pittsfield,	5,000	12,500 00	5,000 00
50	Berkshire Loan and Trust Co., Pittsfield,	5,000	6,250 00	5,000 00
60	Pittsfield Nat'l B'k, Pittsfield, .	6,000	9,300 00	6,000 00
65	Third Nat'l B'k, Pittsfield, . .	6,500	13,000 00	6,500 00
35	Agawam N'l B'k, Springfield, .	3,500	3,500 00	3,500 00
50	Chapin Nat'l B'k, Springfield,	5,000	6,250 00	5,000 00
120	Chicopee N'l B'k, Springfield,	12,000	18,840 00	12,000 00
20	First Nat'l B'k, Springfield, . .	2,000	2,300 00	2,000 00
25	John Hancock National Bank, Springfield,	2,500	2,750 00	2,500 00
50	Springfield N'l B'k, Springfield,	5,000	7,350 00	5,000 00
40	Springfield Safe Deposit and Trust Co., Springfield, . . .	4,000	5,600 00	4,000 00
10	Housatonic National Bank, Stockbridge,	1,000	1,500 00	1,000 00
		\$200,000	\$266,699 50	\$200,000 00

Berkshire County Savings Bank — Concluded.

. Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$53,500 00	\$50,000 00
Boston & Maine R.R. 4½s, . . .	75,000	89,625 00	75,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,400 00	20,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,125 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	37,450 00	35,000 00
Fitchburg R.R. 4s,	25,000	26,000 00	25,000 00
Maine Central R.R. 4s,	25,000	25,937 50	25,000 00
Penobscot Shore Line R.R. 4s, . .	25,000	25,750 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,300 00	10,000 00
	\$315,000	\$342,587 50	\$315,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,004 41	2 per cent.	\$93,800 00	4 per cent.	\$2,090,175 00	5 per cent.
55,000 00	3½ “	100,000 00	4½ “	3,250 00	6 “

Amount invested in real estate for banking purposes,	\$173,500 00
Estimated value of the same,	173,500 00
Assessed value of the same,	115,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 656	
Aggregate amount of the same,	805,090 00
Total number of loans upon real estate,	799
Amount of investments from which no income is received,	7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	162,629 09
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$65,313 47 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 66,519 95 }	131,833 42
Number of accounts opened during the year ending Oct. 31, 1897,	1,743
Number of accounts closed during the year ending Oct. 31, 1897,	1,325
Total number of open accounts Oct. 31, 1897,	10,976
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	9,325 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	652,007 86
Number of same,	9,608
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	573,366 39
Number of same,	8,111
Date of examination by commissioner: September 20.	

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 55.

ROBERT R. ENDICOTT, *President.*

CHARLES H. KILHAM, *Treasurer.*

CHARLES H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT,

SAMUEL J. FOSTER,

AUGUSTUS N. CLARK,

GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$142,000 00	Deposits,	\$2,125,330 29
Bank stock, as per schedule, .	205,610 00	Guaranty fund, . .	70,000 00
Loans on bank stock,	2,400 00	Interest account, . .	2,233 23
Railroad bonds, as per schedule, .	195,000 00	Profit and loss account,	3,134 88
Real estate (for banking purposes),	20,000 00	Suspense account, . .	4 18
Real estate by foreclosure, . .	7,528 83		
Loans on real estate,	838,452 79		
Loans on personal security, . .	727,884 31		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, not on interest, .	28,725 04		
Expense account,	227 42		
Premium account,	4,500 00		
Real estate owned,	365 00		
Cash on hand,	3,009 19		
	<u>\$2,200,702 58</u>		<u>\$2,200,702 58</u>

Cash on Deposit in Bank : —

Beverly National Bank, Beverly, \$28,725 04

Loans on Bank Stock, amount on each : —

15 shares Beverly National Bank, Beverly,	}	\$2,000 00
10 shares Gloucester Safe Deposit and Trust Company, Gloucester,		
6 shares First National Bank, Danvers,		
		400 00

Beverly Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s, . . .	\$36,000	\$37,640 00	\$36,000 00
of Bridgeport, Conn., 3½s, . . .	6,000	6,000 00	6,000 00
of Canton, Ohio, 5s, . . .	15,000	15,300 00	15,000 00
of Kansas City, Mo, 4½s, . . .	35,000	38,325 00	35,000 00
of Peoria, Ill., 4s, . . .	6,000	6,420 00	6,000 00
of Terre Haute, Ind., 4s, . . .	20,000	20,800 00	20,000 00
Town of Belmont, Mass., 4s, . . .	4,000	4,320 00	4,000 00
of Medford, Mass., 4s, . . .	2,000	2,140 00	2,000 00
of Peabody, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Rockport, Mass., 4s, . . .	3,000	3,120 00	3,000 00
of Wellesley, Mass., 4s, . . .	4,000	4,080 00	4,000 00
of Winchester, Mass., 4s, . . .	10,000	10,750 00	10,000 00
	\$142,000	\$149,915 00	\$142,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly, .	\$20,000	\$28,000 00	\$20,000 00
100	Atlas National Bank, Boston, .	10,000	10,700 00	10,000 00
66	Blackstone N'l Bank, Boston, .	6,600	5,610 00	6,600 00
58	Continental N'l Bank, Boston, .	5,800	5,916 00	5,800 00
75	Freeman's Nat'l Bank, Boston, .	7,500	6,375 00	7,500 00
20	Globe National Bank, Boston, .	2,000	1,680 00	2,000 00
57	Hamilton Nat'l Bank, Boston, .	5,700	5,757 00	5,700 00
80	Howard National Bank, Boston, .	8,000	6,880 00	8,000 00
100	Massachusetts N'l B'k, Boston, .	10,000	7,600 00	10,000 00
20	Merchants' Nat'l Bank, Boston, .	2,000	3,020 00	2,000 00
50	N'l B'k of Redemption, Boston, .	5,000	5,700 00	5,000 00
61	N'l B'k of the Republic, Boston, .	6,100	8,540 00	6,100 00
100	National City Bank, Boston, . .	10,000	6,700 00	10,000 00
75	National Eagle Bank, Boston, .	7,500	5,625 00	7,500 00
30	Nat'l Exchange Bank, Boston, .	3,000	3,810 00	3,000 00
73	N'l Hide & Leather B'k, Boston, .	7,300	7,665 00	7,300 00
50	National Revere Bank, Boston, .	5,000	4,000 00	5,000 00
33	Nat'l Webster Bank, Boston, . .	3,300	3,366 00	3,300 00
20	New England N'l B'k, Boston, .	2,000	2,940 00	2,000 00
50	North National Bank, Boston, .	5,000	4,600 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,600 00	5,000 00
66	Suffolk National Bank, Boston, .	6,600	6,732 00	6,600 00
25	Tremont Nat'l Bank, Boston, . .	2,500	1,750 00	2,500 00
60	Winthrop Nat'l Bank, Boston, .	6,000	7,860 00	6,000 00

Beverly Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First National Bank, Lynn, .	\$5,000	\$6,250 00	\$5,000 00
18	N'l Grand Bank, Marblehead,	1,800	2,016 00	1,800 00
177	Asiatic National Bank, Salem,	5,310	4,956 00	5,310 00
71	First National Bank, Salem, .	7,100	6,319 00	7,100 00
67	Mercantile N'l Bank, Salem, .	6,700	6,834 00	6,700 00
28	Merchants' N'l Bank, Salem, .	1,400	1,932 00	1,400 00
87	Nat'l Exchange Bank, Salem, .	8,700	7,830 00	8,700 00
60	Naumkeag Nat'l Bank, Salem,	6,000	7,500 00	6,000 00
67	Salem National Bank, Salem,	6,700	6,566 00	6,700 00
		\$205,610	\$211,179 00	\$205,610 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$10,000	\$10,350 00	\$10,000 00
Boston & Lowell R.R. 5s, . .	11,000	11,220 00	11,000 00
Concord & Montreal R.R. 4s, . .	4,000	4,160 00	4,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 4s,	30,000	31,025 00	30,000 00
Fitchburg R.R. 4½s,	20,000	21,800 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Maine Central R.R. 4s,	15,000	15,450 00	15,000 00
Old Colony R.R. 4s,	35,000	37,012 50	35,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,875 00	25,000 00
	\$195,000	\$205,992 50	\$195,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,000 00	4 per cent.	\$318,067 00	5 per cent.	\$625,807 10	6 per cent.
380,000 00	4½ “	121,263 00	5½ “	10,000 00	7 “
77,500 00	4¾ “	16,100 00	5¾ “		

Beverly Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	26,625 00
Net income received from same during year ending Oct. 31, 1897, . . .	824 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	7,893 83
Assessed value of the same,	8,800 00
Net income received from same during year ending Oct. 31, 1897, . . .	41 90
Number of loans which are of an amount not exceeding \$3,000 each, 523	
Aggregate amount of the same,	523,212 79
Total number of loans upon real estate,	570
Amount of investments from which no income is received,	100,819 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	103,457 12
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,895 86 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 39,994 17 }	78,890 03
Number of accounts opened during the year ending Oct. 31, 1897, . . .	799
Number of accounts closed during the year ending Oct. 31, 1897, . . .	579
Total number of open accounts Oct. 31, 1897,	5 969
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,104 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	362,937 03
Number of same,	4,534
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	331,726 52
Number of same,	4,608
Date of examination by commissioner: March 1.	

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 57.

ALONZO H. EVANS, *President.*

JOSEPH C. HOLMES, *Treasurer.*

EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS,

A. H. DAVENPORT,

LEANDER BEAL,

WM. R. DUPEE,

SAMUEL A. CARLETON,

WILMOT R. EVANS,

NATHANIEL J. RUST.

Open for business every business day, except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 3 to 5 P.M.; and 6 to 8 P.M. for deposits only.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,358,151 50	Deposits, . . .	\$23,938,610 19
Loans on public funds, . . .	18,600 00	Guaranty fund, . .	1,187,359 02
Bank stock, as per schedule, . .	668,300 00	Interest account, . .	29,170 19
Loans on bank stock, . . .	39,700 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	1,594,685 00	count, . . .	676,704 13
Loans on railroad bonds, . . .	2,500 00	Suspense account, . .	5,805 43
Loans on railroad stock, . . .	77,000 00		
Real estate (for banking pur-			
poses),	195,000 00		
Loans on real estate,	10,782,459 73		
Loans on personal security, . . .	6,639,957 50		
Loans to counties, cities or towns			
(notes),	1,067,050 00		
Deposits in banks, on interest, . .	1,274,103 98		
Expense account,	787 10		
Real estate, rents and expenses, .	1,332 38		
Consolidated R.R. of Vermont			
bonds,*	72,200 00		
Cash on hand,	45,821 77		
	\$25,837,648 96		\$25,837,648 96

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams,	\$5,000 00
Blackstone National Bank, Boston,	150,685 63
Faneuil Hall National Bank, Boston,	187,013 34
Lincoln National Bank, Boston,	23,382 85

Boston Five Cents Savings Bank — Continued.

Mechanics' National Bank, Boston,	\$7,939 36
National Bank of the Commonwealth, Boston,	100,563 85
National Security Bank, Boston,	112,153 89
North National Bank, Boston,	103,448 68
Second National Bank, Boston,	360,001 14
Winthrop National Bank, Boston,	123,915 24
Pocasset National Bank, Fall River,	30,000 00
Pynchon National Bank, Springfield,	15,000 00
First National Bank, Worcester,	50,000 00

Loans on Public Funds, amount on each : —

\$2,000 United States 4s,	\$2,000 00
2,000 City of Boston, Mass., 5s,	1,600 00
2,000 Town of Winthrop, Mass., 5s,	2,000 00
15,000 City of Dover, N. H., 4s,	13,000 00

Loans on Bank Stock, amount on each : —

200 shares National City Bank, Boston,	\$11,000 00
62 shares National Security Bank, Boston,	6,200 00
70 shares Atlas National Bank, Boston,	6,000 00
80 shares Freeman's National Bank, Boston,	5,000 00
120 shares Freeman's National Bank, Boston,	8,000 00
37 shares Home National Bank, Brockton,	3,500 00

Loan on Railroad Bonds : —

\$2,500 Maine Central R.R. 7s,	\$2,500 00
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Loans on Railroad Stock, amount on each : —

20 shares Boston & Maine R.R.,	\$2,000 00
700 shares Boston & Maine R.R.,	75,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	\$50,000 00	\$50,500 00	\$50,000 00
of Boston, Mass., 4s,	680,000 00	706,600 00	680,000 00
of Boston, Mass., 5s,	206,151 50	211,305 00	206,151 50
of Brockton, Mass., 4s,	135,000 00	139,250 00	135,000 00
of Chelsea, Mass., 4s,	109,000 00	110,090 00	109,000 00
of Chicago, Ill., 7s,	5,000 00	5,050 00	5,000 00
of Chicopee, Mass., 4s,	16,000 00	16,000 00	16,000 00
of Cleveland, Ohio, 4½s,	160,000 00	161,600 00	160,000 00
of Cleveland, Ohio, 5s,	200,000 00	208,000 00	200,000 00
of Columbus, Ohio, 4s,	70,000 00	70,350 00	70,000 00*
of Detroit, Mich., 7s,	21,000 00	22,680 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,120 00	8,000 00
of Fort Wayne, Ind., 6s,	4,000 00	4,120 00	4,000 00
of Haverhill, Mass., 4s,	116,000 00	119,730 00	116,000 00

* Δ legal investment when made.

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Indianapolis, Ind., 4s, .	\$248,000 00	\$256,930 00	\$248,000 00
of Kansas City, Mo., 4½s, .	100,000 00	108,000 00	100,000 00
of Keene, N. H., 4s, .	63,000 00	64,260 00	63,000 00
of Lynn, Mass., 4s, .	151,000 00	153,710 00	151,000 00
of Malden, Mass., 4s, .	10,000 00	10,100 00	10,000 00
of Milwaukee, Wis., 4s, .	46,000 00	46,690 00	46,000 00
of Milwaukee, Wis., 5s, .	236,000 00	246,620 00	236,000 00
of Quincy, Mass., 4s, .	45,000 00	45,900 00	45,000 00
of Salem, Mass., 5s, .	100,000 00	105,000 00	100,000 00
of Somerville, Mass., 4s, .	42,000 00	42,840 00	42,000 00
of So. Norwalk, Conn., 4s, .	29,000 00	29,290 00	29,000 00
Town of Beverly, Mass., 4s, .	21,000 00	21,525 00	21,000 00
of Danvers, Mass., 5s, .	49,000 00	50,960 00	49,000 00
of Melrose, Mass., 4s, .	40,000 00	41,800 00	40,000 00
of No. Attleborough, Mass. (Fire Dist.), 4s, .	72,000 00	73,440 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s, .	42,000 00	42,420 00	42,000 00
of Norwich, Conn., 4s, .	60,000 00	62,400 00	60,000 00
of Spencer, Mass., 4s, .	5,000 00	5,125 00	5,000 00
of Walpole, Mass., 4s, .	24,000 00	24,240 00	24,000 00
of Weymouth, Mass., 4s, .	50,000 00	51,000 00	50,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, .	65,000 00	66,300 00	65,000 00
	\$3,358,151 50	\$3,461,945 00	\$3,358,151 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$26,250 00	\$25,000 00
274	Blackstone N'l Bank, Boston, .	27,400	23,016 00	27,400 00
234	Boston National Bank, Boston, .	23,400	20,826 00	23,400 00
130	Boylston Nat'l Bank, Boston, .	13,000	15,340 00	13,000 00
330	Columbian Nat'l Bank, Boston, .	33,000	27,390 00	33,000 00
100	Continental N'l Bank, Boston, .	10,000	9,800 00	10,000 00
250	First National Bank, Boston, .	25,000	55,250 00	25,000 00
100	Freeman's Nat'l Bank, Boston, .	10,000	8,300 00	10,000 00
350	Globe National Bank, Boston, .	35,000	29,400 00	35,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	9,900 00	10,000 00
223	Howard National B'k, Boston, .	22,300	18,732 00	22,300 00
47	Merchants' Nat'l Bank, Boston, .	4,700	7,003 00	4,700 00
168	N'l B'k of Commerce, Boston, .	16,800	17,304 00	16,800 00

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
280	National Bank of the Commonwealth, Boston, . . .	\$28,000	\$38,920 00	\$28,000 00
108	N'l B'k of Redemption, Boston, . . .	10,800	12,096 00	10,800 00
150	N'l B'k of the Republic, Boston, . . .	15,000	20,550 00	15,000 00
202	National City Bank, Boston, . . .	20,200	13,534 00	20,200 00
100	National Eagle Bank, Boston, . . .	10,000	7,300 00	10,000 00
101	Nat'l Exchange Bank, Boston, . . .	10,100	12,322 00	10,100 00
325	N'l Hide & Leather B'k, Boston, . . .	32,500	33,475 00	32,500 00
225	National Revere Bank, Boston, . . .	22,500	17,550 00	22,500 00
200	Nat'l Rockland Bank, Boston, . . .	20,000	27,400 00	20,000 00
50	National Union Bank, Boston, . . .	5,000	6,150 00	5,000 00
96	National Webster B'k, Boston, . . .	9,600	9,408 00	9,600 00
297	North National Bank, Boston, . . .	29,700	26,730 00	29,700 00
515	Second National Bank, Boston, . . .	51,500	87,035 00	51,500 00
216	Shawmut Nat'l Bank, Boston, . . .	21,600	23,760 00	21,600 00
161	State National Bank, Boston, . . .	16,100	17,066 00	16,100 00
150	Suffolk National Bank, Boston, . . .	15,000	15,900 00	15,000 00
71	Third National Bank, Boston, . . .	7,100	6,248 00	7,100 00
200	Tremont Nat'l Bank, Boston, . . .	20,000	14,200 00	20,000 00
150	Washington N'l Bank, Boston, . . .	15,000	14,700 00	15,000 00
380	Winthrop Nat'l Bank, Boston, . . .	38,000	49,400 00	38,000 00
50	First N'l Bank, Marlborough, . . .	5,000	5,000 00	5,000 00
100	Third N'l Bank, Springfield, . . .	10,000	17,800 00	10,000 00
		\$668,300	\$745,055 00	\$668,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$300,000	\$312,000 00	\$300,000 00
Boston, Clinton & Fitchburg R.R. 5s, . . .	6,000	6,240 00	6,000 00
Boston & Lowell R.R. 4s, . . .	95,000	98,800 00	95,000 00
Boston & Maine R.R. 4s, . . .	300,000	312,000 00	300,000 00
Boston & Maine R.R. 4½s, . . .	50,000	52,250 00	50,000 00
Eastern R.R. 6s, . . .	69,685	80,834 60	69,685 00
Manchester & Lawrence R.R. 4s, . . .	174,000	179,220 00	174,000 00
Old Colony R.R. 4s, . . .	600,000	624,000 00	600,000 00
	\$1,594,685	\$1,665,344 60	\$1,594,685 00

Boston Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,166,164 62	2 per cent.	\$577,000 00	4½ per cent.	\$4,800 00	5½ per cent.
87,939 36	2½ "	914,500 00	4½ "	295,100 00	5½ "
550,000 00	3 "	155,000 00	4½ "	363,328 44	5½ "
55,000 00	3½ "	2,254,650 00	4½ "	30,393 75	5½ "
230,000 00	3½ "	27,000 00	4½ "	237,953 75	6 "
50,000 00	3½ "	631,250 00	4½ "	34,000 00	6½ "
200,000 00	3½ "	200,000 00	4½ "	4,400 00	6½ "
7,500 00	3½ "	13,000 00	4½ "	3,000 00	7 "
8,923,900 00	4 "	2,885,491 29	5 "		

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	293,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 467	
Aggregate amount of the same,	872,501 29
Total number of loans upon real estate,	938
Amount of investments from which no income is received,	92,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	1,079,281 68
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$418,978 66 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 432,465 42 }	851,444 08
Number of accounts opened during the year ending Oct. 31, 1897,	16,376
Number of accounts closed during the year ending Oct. 31, 1897,	11,310
Total number of open accounts Oct. 31, 1897,	151,326
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	63,895 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	6,456,924 26
Number of same,	139,529
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	5,700,190 28
Number of same,	112,032
Date of examination by commissioners: November 22 and 23.	

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated April 6, 1864. Present number of corporators, 94.

ASA H. CATON, *President*.

HENRY R. REYNOLDS, *Treasurer*.

LOUIS M. CLARK, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JOHN SWEETSER,

JOHN A. PRAY,

DEXTER N. RICHARDS,

WILLIAM A. RUST,

THOMAS N. HART,

ASA H. CATON,

JOHN REYNOLDS,

L. F. PERRY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
5 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$50,000 00	Deposits,	\$2,038,871 95
Bank stock, as per schedule, .	78,160 50	Guaranty fund, .	67,000 00
Loans on bank stock, . . .	5,500 00	Interest account, .	15,000 52
Railroad bonds, as per schedule,	50,000 00		
Real estate (for banking purposes),	125,000 00		
Real estate by foreclosure, . .	7,000 00		
Loans on real estate,	1,134,797 33		
Loans on personal security, . .	600,000 00		
Deposits in banks, on interest, .	45,537 09		
Expense account,	821 63		
Cash on hand,	24,055 92		
	\$2,120,872 47		\$2,120,872 47

Cash on Deposit in Banks, amount in each: —

Mount Vernon National Bank, Boston,	\$23,192 06
National Bank of the Commonwealth, Boston,	22,345 03

Loans on Bank Stock, amount on each: —

5 shares Mechanics' National Bank, Boston,	\$500 00
58 shares Fourth National Bank, Boston,	5,000 00

Boston Penny Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden, Mass., 4s, . . .	\$50,000	\$55,000 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	\$4,200	\$4,536 00	\$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,337 50	6,300 00
50	Boston National Bank, Boston,	5,000	4,500 00	6,050 00
150	Everett National Bank, Boston,	15,000	13,350 00	15,000 00
50	Howard Nat'l Bank, Boston, .	5,000	4,337 50	6,250 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,150 00	5,325 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,750 00	3,600 00
37	N'l B'k of Commerce, Boston,	3,700	3,894 25	4,662 00
50	N'l B'k of No. America, Boston,	5,000	4,650 00	5,525 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,450 00	11,550 00
32	Nat'l Webster Bank, Boston, .	3,200	3,248 00	3,632 00
11	State National Bank, Boston, .	1,100	1,190 75	1,402 50
20	Tremont Nat'l Bank, Boston, .	2,000	1,402 50	2,480 00
		\$66,700	\$65,796 50	\$78,160 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$50,000	\$52,500 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,537 09	2 per cent.	\$50,000 00	4½ per cent.	\$67,400 00	5½ per cent.
295,000 00	4 " "	219,900 00	4½ " "	112,650 00	6 " "
25,000 00	4½ " "	970,347 33	5 " "		

Boston Penny Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$125,000 00
Estimated value of the same,	120,000 00
Assessed value of the same,	82,000 00
Net income received from same during year ending Oct. 31, 1897,	4,113 83
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	7,000 00
Assessed value of the same,	11,900 00
Number of loans which are of an amount not exceeding \$3,000 each,	85
Aggregate amount of the same,	169,147 33
Total number of loans upon real estate,	224
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	94,385 38
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$34,917 36 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 36,893 52 }	71,810 88
Number of accounts opened during the year ending Oct. 31, 1897,	2,496
Number of accounts closed during the year ending Oct. 31, 1897,	1,765
Total number of open accounts Oct. 31, 1897,	8,901
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	9,247 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	586,067 24
Number of same,	15,600
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	442,484 32
Number of same,	10,029
Date of examination by commissioner: January 25.	

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 42.

BENJAMIN F. DYER, *President*.

C. H. HOBART, *Treasurer*.

C. H. HOBART, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

BENJAMIN F. DYER,

N. H. HUNT,

P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$29,000 00	Deposits, . . .	\$269,332 61
Bank stock, as per schedule, .	28,800 00	Guaranty fund, .	7,677 67
Railroad bonds, as per schedule, .	80,000 00	Interest account, .	5,783 95
Loans on real estate, . . .	139,255 00	Profit and loss account, . . .	3,127 95
Loans on personal security, .	100 00		
Deposits in banks, on interest, .	6,655 19		
Expense account, . . .	60 07		
Premium account, . . .	1,455 00		
Cash on hand, . . .	596 92		
	<u>\$285,922 18</u>		<u>\$285,922 18</u>

Cash on Deposit in Bank:—

Shawmut National Bank, Boston, \$6,655 19

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,437 00	\$5,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,625 00	5,000 00
of New Bedford, Mass., 5s, . . .	3,000	3,097 00	3,000 00
of Worcester, Mass., 4½s, . . .	2,000	2,150 00	2,000 00
Town of Braintree, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Brookline, Mass., 5s, . . .	3,000	3,075 00	3,000 00
of Chatham, Mass., 4½s, . . .	1,000	1,035 00	1,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,325 00	5,000 00*
	<u>\$29,000</u>	<u>\$31,044 00</u>	<u>\$29,000 00</u>

* A legal investment when made.

Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l B'k, Boston, .	\$2,000	\$1,700 00	\$2,000 00
18	Freemans' Nat'l Bank, Boston,	1,800	1,530 00	1,800 00
5	Globe National Bank, Boston,	500	420 00	500 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,060 00	2,000 00
7	Merchants' Nat'l B'k, Boston, .	700	1,064 00	700 00
28	Mt. Vernon Nat'l B'k, Boston, .	2,800	2,807 00	2,800 00
10	N'l B'k of No. America, Boston,	1,000	930 00	1,000 00
8	Nat'l Exchange Bank, Boston,	800	946 00	800 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,042 00	1,000 00
45	Shawmut Nat'l Bank, Boston, .	4,500	5,000 00	4,500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,300 00	2,500 00
15	State National Bank, Boston, .	1,500	1,623 00	1,500 00
17	Tremont Nat'l B'k, Boston, .	1,700	1,198 00	1,700 00
8	Winthrop Nat'l B'k, Boston, .	800	1,040 00	800 00
25	Brockton N'l B'k, Brockton, .	2,500	2,875 00	2,500 00
16	Union Market National Bank, Watertown,	1,600	2,000 00	1,600 00
11	Union Nat'l B'k, Weymouth, .	1,100	1,188 00	1,100 00
		\$28,800	\$29,723 00	\$28,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,250 00	\$5,000 00
Boston Terminal Co. 3½s,	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s, . . .	1,000	1,045 00	1,000 00
Fitchburg R.R. 4s,	8,000	8,220 00	8,000 00
Fitchburg R.R. 5s,	3,000	3,170 00	3,000 00
Maine Central R.R. 4s,	2,000	2,060 00	2,000 00
Maine Central R.R. 4½,	3,000	3,240 00	3,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,300 00	5,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,750 00	5,000 00
Old Colony R.R. 4s,	10,000	10,750 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	3,000	3,060 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,250 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,850 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,250 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,250 00	5,000 00
	\$80,000	\$85,295 00	\$80,000 00

* A legal investment when made.

Braintree Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,655 19 57,650 00	2½ per cent. 5 "	\$80,305 00	6 per cent.	\$1,400 00	7 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 127
 Aggregate amount of the same, \$115,555 00
 Total number of loans upon real estate, 132
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 13,083 44
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$4,696 69 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 4,890 32 } 9,587 01
 Number of accounts opened during the year ending Oct. 31, 1897, . 164
 Number of accounts closed during the year ending Oct. 31, 1897, . 95
 Total number of open accounts Oct. 31, 1897, 939
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 793 07
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 63,507 35
 Number of same, 999
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 49,551 66
 Number of same, 728
 Date of examination by commissioner: February 4.

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 21.

LAFAYETTE KEITH, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HOSEA KINGMAN,

PAUL O. CLARK,

SAMUEL P. GATES,

JOHN H. FAIRBANKS,

EDWARD A. HEWITT

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$60,000 00	Deposits,	\$562,746 10
Bank stock, as per schedule, .	56,716 75	Guaranty fund, .	27,300 00
Loans on bank stock,	50 00	Interest account, .	5,957 02
Railroad bonds, as per schedule,	79,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	863 69
poses),	5,450 00	Suspense account, .	56 00
Real estate by foreclosure, . .	10,000 00		
Loans on real estate,	274,679 70		
Loans on personal security, . .	95,605 79		
Deposits in banks, on interest, .	14,930 99		
Expense account,	101 65		
Cash on hand,	387 93		
	\$596,922 81		\$596,922 81

Cash on Deposit in Bank : —

First National Bank, Boston, \$14,930 99

Loan on Bank Stock : —

5 shares Wachusett National Bank, Fitchburg, \$50 00

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$5,000	\$5,625 00	\$5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,275 00	5,000 00
of Cleveland, Ohio, 5s, . . .	5,000	5,300 00	5,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,625 00	5,000 00*
of Fall River, Mass., 6s, . . .	4,000	4,780 00	4,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,450 00	5,000 00
of Lewiston, Me., 5s, . . .	5,000	6,000 00	5,000 00
of Milwaukee, Wis., 5s, . . .	15,000	16,840 00	15,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,070 00	1,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,775 00	5,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,375 00	5,000 00*
	\$60,000	\$67,115 00	\$60,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington, .	\$1,300	\$1,365 00	\$1,300 00
50	Blackstone N'l Bank, Boston, .	5,000	4,250 00	5,000 00
44	Boylston Nat'l Bank, Boston, .	4,400	5,236 00	5,546 75
10	Faneuil Hall N'l Bank, Boston, .	1,000	1,250 00	1,000 00
40	Fourth National Bank, Boston, .	4,000	4,800 00	4,000 00
20	Freeman's Nat'l Bank, Boston, .	2,000	1,700 00	2,000 00
10	Globe National Bank, Boston, .	1,000	840 00	1,000 00
20	Howard National Bank, Boston, .	2,000	1,720 00	2,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,510 00	1,000 00
30	N'l B'k of No. America, Boston, .	3,000	2,790 00	3,000 00
30	N'l B'k of Redemption, Boston, .	3,000	3,420 00	3,000 00
20	National Eagle Bank, Boston, .	2,000	1,500 00	2,000 00
20	Nat'l Rockland Bank, Boston, .	2,000	2,820 00	2,770 00
6	National Security Bank, Boston, .	600	1,380 00	600 00
30	North National Bank, Boston, .	3,000	2,760 00	3,000 00
24	Shawmut Nat'l Bank, Boston, .	2,400	2,664 00	2,400 00
10	South End Nat'l Bank, Boston, .	1,000	610 00	1,000 00
30	State National Bank, Boston, .	3,000	3,240 00	3,000 00
10	Washington N'l Bank, Boston, .	1,000	990 00	1,000 00
30	Brockton Nat'l Bank, Brockton, .	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l Bank, Milton, .	2,500	2,875 00	2,500 00
8	Plymouth N'l Bank, Plymouth, .	800	824 00	800 00
36	Bristol Co. N'l Bank, Taunton, .	3,600	4,248 00	3,600 00
		\$54,800	\$60,092 00	\$56,716 75

Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$10,000	\$11,975 00	\$10,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 4½s,	4,000	4,360 00	4,000 00
Fitchburg R.R. 5s,	11,000	11,505 00	11,000 00
Maine Central R.R. 7s,	20,000	27,100 00	20,000 00
Old Colony R.R. 4s,	10,000	10,650 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,300 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	4,000	4,920 00	4,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
	\$79,000	\$91,585 00	\$79,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$465 79	0 per cent.	\$7,000 00	4¾ per cent.	\$177,569 70	6 per cent.
14,930 99	1½ “	129,500 00	5 “	1,300 00	7 “
46,000 00	4½ “	8,500 00	5½ “		

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	141 04
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,000 00
Assessed value of the same,	5,300 00
Net income received from same during year ending Oct. 31, 1897, . . .	673 71
Number of loans which are of an amount not exceeding \$3,000 each, 208	
Aggregate amount of the same,	217,935 49
Total number of loans upon real estate,	194
Amount of investments from which no income is received,	465 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	29,995 44
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend } 2 per cent., \$10,332 23 }	20,826 12
during the year ending Oct. 31, 1897, . . . } 2 per cent., 10,493 89 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	179
Number of accounts closed during the year ending Oct. 31, 1897, . . .	119
Total number of open accounts Oct. 31, 1897,	1,848

Bridgewater Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$1,903 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	102,204 74
Number of same,	1,403
Amount of withdrawals, including ³ dividends, during the year ending Oct. 31, 1897,	93,380 19
Number of same,	1,461
Date of examination by commissioner: April 6.	

BRIGHTON FIVE CENTS SAVINGS BANK — (Ward 25), BOSTON.

Incorporated March 28, 1861. Present number of corporators, 110.

N. WARREN SANBORN, *President.*

GEORGE E. BROCK, *Treasurer.*

GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. WARREN SANBORN,

GRANVILLE A. FULLER,

BENJAMIN M. FISKE,

WEBSTER F. WARREN,

FRANK G. NEWHALL.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$106,816 88	Deposits, . . .	\$715,572 71
Bank stock, as per schedule, .	33,935 00	Guaranty fund, .	18,400 00
Railroad bonds, as per schedule, .	176,987 50	Interest account, .	11,053 71
Real estate (for banking purposes),	7,000 00	Profit and loss account,	7,048 06
Loans on real estate,	404,410 00	Uncompleted mortgage loans, . . .	3,250 00
Loans on personal security, . .	2,000 00		
Deposits in banks, on interest, .	20,557 31		
Expense account,	1,137 39		
Furniture and fixtures,	500 00		
Suspense account,	68 42		
Cash on hand,	1,911 98		
	<hr/> \$755,324 48		<hr/> \$755,324 48

Cash on Deposit in Bank : —

National Market Bank of Brighton, Boston, \$20,557 31

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$5,000	\$5,550 00	\$5,000 00
of Bridgeport, Conn., 4s, . .	5,000	5,350 00	5,000 00
of Brockton, Mass., 4s, . .	9,000	9,247 50	9,247 50
of Chelsea, Mass., 4s, . .	2,000	2,110 00	2,000 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
of Chicopee, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,210 00	3,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,000 00	1,000 00
of Everett, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Central Falls, R. I., 4s, . . .	5,000	5,250 00	5,000 00
of Kansas City, Mo., 4½s, . . .	20,000	22,500 00	21,062 50
of Lynn, Mass., 4s, . . .	6,000	6,190 00	6,000 00
of Newton, Mass., 4s, . . .	10,000	11,150 00	11,150 00
of Saginaw, Mich., 5s, . . .	4,800	5,066 88	5,066 88
Town of Winchester, Mass., 4s, . . .	8,000	8,323 50	8,290 00
County of Aroostook, Me., 4½s, . . .	5,000	5,450 00	5,000 00*
	\$103,800	\$111,497 88	\$106,816 88

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone N'l Bank, Boston, . .	\$800	\$680 00	\$800 00
12	Boylston Nat'l Bank, Boston, . .	1,200	1,428 00	1,200 00
5	Central National Bank, Boston, . .	500	537 50	500 00
10	Columbian Nat'l Bank, Boston, . .	1,000	835 00	1,000 00
15	Eliot National Bank, Boston, . .	1,500	1,762 50	1,500 00
19	Everett National Bank, Boston, . .	1,900	1,691 00	1,900 00
23	Freeman's Nat'l Bank, Boston, . .	2,300	1,955 00	2,300 00
10	Howard Nat'l Bank, Boston, . .	1,000	867 50	1,000 00
25	Lincoln National Bank, Boston, . .	2,500	1,875 00	2,500 00
10	Merchants' N'l Bank, Boston, . .	1,000	1,518 75	1,000 00
30	Metropolitan N'l Bank, Boston, . .	3,000	2,700 00	3,000 00
15	N'l Hide & Leather B'k, Boston, . .	1,500	1,576 00	1,500 00
30	National Market Bank, Boston, . .	3,000	3,000 00	3,000 00
5	National Revere Bank, Boston, . .	500	400 00	500 00
13	National Webster B'k, Boston, . .	1,300	1,326 00	1,300 00
18	Old Boston N'l Bank, Boston, . .	1,800	1,854 00	1,800 00
21	Shawmut Nat'l Bank, Boston, . .	2,100	2,373 00	2,100 00
13	Shoe & Leather N'l B'k, Boston, . .	1,300	1,196 00	1,300 00
10	State National Bank, Boston, . .	1,000	1,082 50	1,000 00
6	Suffolk National Bank, Boston, . .	600	612 00	600 00
22	Third National Bank, Boston, . .	2,200	1,980 00	2,035 00
12	Tremont Nat'l Bank, Boston, . .	1,200	840 00	1,200 00
5	First National Bank, Lynn, . .	500	650 00	500 00
4	Union Market National Bank, Watertown,	400	400 00	400 00
		\$34,100	\$33,139 75	\$33,935 00

Brighton Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	30,000	31,663 20	30,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,560 00	7,000 00
Boston Terminal Co. 3½s, . . .	12,000	12,480 00	12,000 00
Boston, Winthrop & Shore R.R. 5s, .	3,000	3,270 00	3,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,450 00	9,997 50
Fitchburg R.R. 4s,	7,000	7,212 40	6,990 00
Fitchburg R.R. 4½s,	4,000	4,366 80	4,000 00
Fitchburg R.R. 5s,	18,000	19,195 00	18,000 00
Maine Central R.R. 4s,	16,000	16,718 40	16,000 00
Maine Central R.R. 5s,	1,500	1,735 65	1,500 00
Maine Central R.R. 7s,	11,000	13,389 00	11,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,792 00	10,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,000 00	3,000 00
Old Colony R.R. 4s,	9,000	9,620 10	9,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,281 50	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	11,800 00	10,000 00
Salem & Lowell R.R. 6s,	500	510 00	500 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,974 00	10,000 00
	\$177,000	\$192,618 05	\$176,987 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,557 31	2 per cent.	\$51,350 00	5½ per cent.	\$100 00	8 per cent.
225,400 00	5 "	129,560 00	6 "		

Amount invested in real estate for banking purposes, \$7,000 00
 Estimated value of the same, 7,000 00
 Assessed value of the same, 7,100 00
 Number of loans which are of an amount not exceeding \$3,000 each, 128
 Aggregate amount of the same, 185,660 00
 Total number of loans upon real estate, 168
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 35,310 32
 Times for the dividends fixed by the by-laws: first Saturday in January
 and July.

Brighton Five Cents Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$12,128 59 }	\$24,769 13
during the year ending Oct. 31, 1897, . . . { 2 per cent., 12,640 54 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	620
Number of accounts closed during the year ending Oct. 31, 1897, . . .	296
Total number of open accounts Oct. 31, 1897,	3,506
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,782 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	205,512 00
Number of same,	4,386
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	161,879 47
Number of same,	2,675
Date of examination by commissioner: March 18.	

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 76.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR,

ZACHEUS SHERMAN,

WILLIAM H. FOX,

EZRA DAVOL,

SILAS D. PRESBRY.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,180,000 00	Deposits,	\$4,478,211 55
Bank stock, as per schedule, .	348,000 00	Guaranty fund, . .	208,200 00
Loans on bank stock,	6 025 00	Interest account, . .	26,320 45
Railroad bonds, as per schedule, .	605,000 00	Profit and loss account,	5,122 03
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure,	1,900 00		
Loans on real estate,	1,238,740 00		
Loans on personal security,	922,245 00		
Loans to counties, cities or towns (notes),	142,000 00		
Deposits in banks, on interest, . .	239,962 67		
Expense account,	630 88		
Howland Mills Corp'n stock, * . .	5,000 00		
Cash on hand,	3,350 48		
	<hr/>		<hr/>
	\$4,717,854 03		\$4,717,854 03

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$131,897 10
National Exchange Bank, Boston,	9,815 64
Holyoke National Bank, Holyoke,	10,000 00
Pyncheon National Bank, Springfield,	50,000 00
Bristol County National Bank, Taunton,	38,249 93

Bristol County Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

50 shares Taunton National Bank, Taunton,	\$5,000 00
5 shares First National Bank, New Bedford,	800 00
5 shares Merchants' National Bank, New Bedford,	
2 shares Mechanics' National Bank, New Bedford,	
3 shares National Bank of Commerce, New Bedford,	
9 shares Bristol County National Bank, Taunton,	225 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$50,000 00	\$50,000 00
of Brockton, Mass., 4s,	30,000	51,750 00	30,000 00
of Brockton, Mass., 5s,	20,000		
of Chelsea, Mass., 4s,	50,000	51,000 00	50,000 00
of Chicago, Ill., 4s,	100,000	100,000 00	100,000 00
of Cleveland, Ohio, 4s,	50,000	50,000 00	50,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s,	20,000	20,000 00	20,000 00*
of Detroit, Mich., 4s,	50,000	52,000 00	50,000 00
of Gloucester, Mass., 4s,	25,000	25,250 00	25,000 00
of Haverhill, Mass., 4s,	50,000	52,000 00	50,000 00
of Holyoke, Mass., 4s,	50,000	51,000 00	50,000 00
of Kansas City, Mo., 4s,	50,000	50,000 00	50,000 00
of Lynn, Mass., 4s,	20,000	20,200 00	20,000 00
of Malden, Mass., 4s,	50,000	51,000 00	50,000 00
of Manchester, N. H., 4s,	25,000	25,750 00	25,000 00
of Minneapolis, Minn., 4s,	25,000	25,000 00	25,000 00
of New Bedford, Mass., 4s,	35,000	52,500 00	35,000 00
of New Bedford, Mass., 5s,	15,000		
of New London, Conn., 4s,	30,000	30,600 00	30,000 00
of Newport, R. I., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 4s,	50,000	52,000 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,000 00	20,000 00*
of Providence, R. I., 5s,	50,000	52,000 00	50,000 00
of Somerville, Mass., 4s,	20,000	20,200 00	20,000 00
of Springfield, Mass., 4½s,	20,000	21,000 00	20,000 00
of Taunton, Mass., 4s,	45,000	45,000 00	45,000 00
of Woonsocket, R. I., 4s,	50,000	50,000 00	50,000 00*
Town of Cranston, R. I., 4s,	50,000	50,000 00	50,000 00
of Rockland, Mass., 4s,	20,000	20,200 00	20,000 00
State of Massachusetts 3½s,	50,000	53,500 00	50,000 00
	\$1,180,000	\$1,202,050 00	\$1,180,000 00

* Legal investments when made.

Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$10,900 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,700 00	10,000 00
100	Boston National Bank, Boston, .	10,000	9,000 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	5,950 00	5,000 00
50	Columbian N'l Bank, Boston, .	5,000	4,150 00	5,000 00
25	Eliot National Bank, Boston, .	2,500	2,925 00	2,500 00
100	Everett Nat'l Bank, Boston, .	10,000	8,900 00	10,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	12,500 00	10,000 00
100	First National Bank, Boston, .	10,000	22,000 00	20,000 00
50	Freeman's N'l Bank, Boston, .	5,000	4,250 00	5,000 00
100	Hamilton Nat'l Bank, Boston, .	10,000	10,100 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	8,600 00	10,000 00
150	Merchants' N'l Bank, Boston, .	15,000	22,500 00	20,000 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,000 00	10,000 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,000 00	5,000 00
100	N'l B'k of Commerce, Boston, .	10,000	10,500 00	10,000 00
50	N'l B'k of No. America, Boston, .	5,000	4,650 00	5,000 00
150	N'l B'k of Redemption, Boston, .	15,000	17,100 00	15,000 00
100	N'l B'k of the Republic, Boston, .	10,000	14,000 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	7,500 00	10,000 00
100	Nat'l Exchange Bank, Boston, .	10,000	12,700 00	10,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,400 00	10,000 00
50	Nat'l Rockland Bank, Boston, .	5,000	7,050 00	5,000 00
100	National Union Bank, Boston, .	10,000	12,500 00	10,000 00
100	North National Bank, Boston, .	10,000	9,200 00	10,000 00
100	Peoples' Nat'l Bank, Boston, .	10,000	12,300 00	10,000 00
100	Second National Bank, Boston, .	10,000	17,400 00	15,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
100	State National Bank, Boston, .	10,000	10,800 00	10,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,750 00	2,500 00
100	Washington N'l Bank, Boston, .	10,000	9,900 00	10,000 00
50	First National Bank, Chelsea, .	5,000	5,300 00	5,000 00
30	First National Bank, Easton, .	3,000	4,200 00	3,000 00
100	Bristol Co. N'l Bank, Taunton, .	10,000	12,300 00	10,000 00
150	Machinists' N'l Bank, Taunton, .	15,000	23,250 00	15,000 00
150	Taunton Nat'l Bank, Taunton, .	15,000	21,750 00	15,000 00
100	Third Nat'l Bank, Springfield, .	10,000	18,000 00	10,000 00
		\$328,000	\$394,575 00	\$348,000 00

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.	\$50,000	\$55,000 00	\$50,000 00
Boston & Lowell R.R. 4s.	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s.	50,000	51,000 00	50,000 00
Boston & Providence R.R. 4s.	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s.	50,000	50,250 00	50,000 00
Fitchburg R.R. 5s.	60,000	63,600 00	60,000 00
Maine Central R.R. 4½s.	25,000	26,000 00	25,000 00
New York, New Haven & Hartford R.R. 4s.	50,000	51,500 00	50,000 00
Old Colony R.R. 4s.	150,000	153,000 00	150,000 00
Vermont & Massachusetts R.R. 5s.	20,000	20,800 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s.	50,000	50,000 00	50,000 00
	\$605,000	\$623,650 00	\$605,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,249 93	1½ per cent.	\$20,000 00	3¾ per cent.	\$328,025 00	5 per cent.
141,712 74	2 “	250,000 00	4 “	8,375 00	5½ “
40,000 00	2¾ “	363,200 00	4½ “	138,045 00	5½ “
10,000 00	3 “	364,100 00	4½ “	612,465 00	6 “
50,000 00	3½ “	184,800 00	4¾ “		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,200 00
Net income received from same during year ending Oct. 31, 1897,	750 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,900 00
Assessed value of the same,	1,800 00
Net income received from same during year ending Oct. 31, 1897,	30 00
Number of loans which are of an amount not exceeding \$3,000 each,	687
Aggregate amount of the same,	726,555 00
Total number of loans upon real estate,	722
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	218,217 67
Times for the dividends fixed by the by-laws: April 1 and October 1.	

Bristol County Savings Bank—Concluded.

Rate and amount of each semi-annual dividend	2 per cent., \$83,799 50	\$169,136 14
during the year ending Oct. 31, 1897,	2 per cent., 85,336 64	
Number of accounts opened during the year ending Oct. 31, 1897,	1,203	
Number of accounts closed during the year ending Oct. 31, 1897,	1,058	
Total number of open accounts Oct. 31, 1897,	10,973	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		8,688 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		650,772 55
Number of same,	7,763	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		661,980 72
Number of same,	8,275	
Date of examination by commissioner: June 7.		

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 21.

ALFRED A. LAMPREY, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALFRED A. LAMPREY,

W. F. RUTTER,

A. A. CURRIER,

J. W. HIGGINS,

C. A. DeCOURCY.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$186,500 00	Deposits, . . .	\$1,625,004 33
Bank stock, as per schedule, .	119,000 00	Guaranty fund, .	65,200 00
Loans on bank stock, . . .	65,150 00	Interest account, .	29,201 45
Railroad bonds, as per schedule, .	246,000 00	Profit and loss account, . . .	20,627 83
Loans on real estate, . . .	683,200 00		
Loans on personal security, .	392,400 00		
Loans on depositors' books, .	725 00		
Deposits in banks, on interest, .	45,151 94		
Cash on hand,	1,906 67		
	<hr/>		<hr/>
	\$1,740,033 61		\$1,740,033 61

Cash on Deposit in Banks, amount in each:—

Arlington National Bank, Lawrence,	\$15,000 00
Lawrence National Bank, Lawrence,	30,151 94

Loans on Bank Stock, amount on each:—

134 shares Bay State National Bank, Lawrence,	\$10,000 00
50 shares Arlington National Bank, Lawrence,	3,500 00
33 shares Arlington National Bank, Lawrence,	{ 4,500 00
12 shares Lawrence National Bank, Lawrence,	

Broadway Savings Bank — Continued.

29 shares Lawrence National Bank, Lawrence,	}	\$4,300 00
10 shares Arlington National Bank, Lawrence,		
10 shares Merchants' National Bank, Lawrence,		
3 shares Bay State National Bank, Lawrence,		
9 shares Methuen National Bank, Methuen,		
2 shares Lawrence National Bank, Lawrence,		200 00
10 shares Lawrence National Bank, Lawrence,		300 00
6 shares Methuen National Bank, Methuen,		350 00
100 shares Methuen National Bank, Methuen,		8,000 00
150 shares Mechanics' National Bank, Boston,		14,000 00
200 shares Broadway National Bank, Boston,		20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	\$500	\$500 00	\$500 00
of Chicago, Ill., 4s,	25,000	26,250 00	25,000 00
of Concord, N. H., 4s,	25,000	26,750 00	25,000 00
of East Providence, R. I., 4s,	55,000	56,650 00	55,000 00*
of Lynn, Mass., 4s,	15,000	16,050 00	15,000 00
of Marlborough, Mass., 4s,	5,000	5,225 00	5,000 00
of Peoria, Ill., 4½s,	24,000	24,700 00	24,000 00
Town of Ft. Fairfield, Me., 4½s,	14,000	14,210 00	14,000 00
of Methuen, Mass., 4s,	10,000	10,400 00	10,000 00
of Rockport, Mass., 4s,	2,000	2,000 00	2,000 00
of Watertown, Mass., 4s,	1,000	1,007 50	1,000 00
County of Aroostook, Me., 4½s,	10,000	10,650 00	10,000 00*
	\$186,500	\$194,392 50	\$186,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	\$5,000	\$5,887 50	\$5,000 00
50	Everett National Bank, Boston,	5,000	4,450 00	5,000 00
33	Globe National Bank, Boston,	3,300	2,772 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,125 00	5,000 00
50	Howard Nat'l Bank, Boston,	5,000	4,337 50	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,150 00	5,000 00
50	Market National Bank, Boston,	5,000	3,325 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,550 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	4,650 00	5,000 00
44	National City Bank, Boston,	4,400	2,915 00	4,400 00

Broadway Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	National Eagle Bank, Boston, .	\$5,000	\$3,875 00	\$5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,564 00	1,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,341 00	3,300 00
76	Shawmut Nat'l Bank, Boston,	7,600	8,598 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,250 00	10,000 00
50	State National Bank, Boston, .	5,000	5,412 50	5,000 00
66	Suffolk National Bank, Boston,	6,600	6,765 00	6,600 00
85	Tremont Nat'l Bank, Boston, .	8,500	5,992 50	8,500 00
64	Bay State N'l Bank, Lawrence,	4,800	7,680 00	4,800 00
140	Lawrence N'l Bank, Lawrence,	14,000	17,500 00	14,000 00
		\$119,000	\$119,140 00	\$119,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	\$10,000	\$10,550 00	\$10,000 00
Boston & Lowell R.R. 4s, . .	50,000	51,250 00	50,000 00
Boston & Maine R.R. 4s, . .	10,000	10,650 00	10,000 00
Boston & Providence R.R. 4s, . .	50,000	53,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	52,250 00	50,000 00
Fitchburg R.R. 5s,	50,000	55,000 00	50,000 00
Old Colony R.R. 4s,	25,000	26,875 00	25,000 00
Salem & Lowell R.R. 6s, . . .	1,000	1,020 00	1,000 00
	\$246,000	\$260,595 00	\$246,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,151 94	3½ per cent.	\$629,375 00	5 per cent.	\$63,005 00	6 per cent.
185,000 00	4 " "	48 800 00	5½ " "	445 00	6½ " "
40,000 00	4¼ " "	10,000 00	5¾ " "	2,850 00	7 " "
162,000 00	4½ " "				

Broadway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	266	
Aggregate amount of the same,		\$366,650 00
Total number of loans upon real estate,	314	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		76,041 76
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$29,397 43 }		59,721 08
during the year ending Oct. 31, 1897, . . . } 2 per cent., 30,323 65 }		
Number of accounts opened during the year ending Oct. 31, 1897,	921	
Number of accounts closed during the year ending Oct. 31, 1897,	672	
Total number of open accounts Oct. 31, 1897,	3,797	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		5,051 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		391,749 40
Number of same,	4,926	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		353,012 87
Number of same,	2,826	
Date of examination by commissioner: February 5.		

BROCKTON SAVINGS BANK — BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 50.

BAALIS SANFORD, *President.*

CHARLES C. CROOKER, *Treasurer.*

EDWARD M. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD,

BAALIS SANFORD,

BRADFORD E. JONES,

A. CRANSTON THOMPSON,

ENOS H. REYNOLDS.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$354,900 00	Deposits,	\$2,183,182 50
Bank stock, as per schedule, .	19,900 00	Guaranty fund, . .	74,000 00
Railroad bonds, as per schedule, .	271,000 00	Interest account, .	2,014 81
Real estate (for banking purposes),	88,000 00	Profit and loss account,	10,000 00
Real estate by foreclosure, . . .	4,277 61	Uncompleted mortgage loans, . . .	3,200 00
Loans on real estate,	1,084,225 00	Real estate income account,	107 08
Loans on personal security, . . .	337,925 00		
Deposits in banks, on interest, .	91,268 24		
Expense account,	441 77		
Premiums,	13,315 11		
Furniture and fixtures,	5,000 00		
Suspense account,	117 74		
Cash on hand,	2,133 92		
	<hr/>		<hr/>
	\$2,272,504 39		\$2,272,504 39

Cash on Deposit in Banks, amount in each : —

Brockton National Bank, Brockton,	\$20,697 83
Home National Bank, Brockton,	20,570 41
Massachusetts Loan and Trust Company, Boston,	50,000 00

Brockton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$1,000	\$1,010 00	\$1,000 00
of Brockton, Mass., 4s, . . .	134,200	138,224 00	134,200 00
of Brockton, Mass., 5s, . . .	5,700	5,928 00	5,700 00
of Cleveland, Ohio, 5s, . . .	25,000	27,000 00	25,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,000 00	1,000 00
of Fall River, Mass., 4s, . . .	25,000	28,000 00	25,000 00
of Indianapolis, Ind., 4s, . . .	35,000	37,100 00	35,000 00
of Newton, Mass., 4s, . . .	25,000	27,750 00	25,000 00
of Somerville, Mass., 4s, . . .	21,000	21,700 00	21,000 00
Town of Melrose, Mass., 4s, . . .	25,000	27,000 00	25,000 00
of Middleborough, Mass., 4s, . . .	5,000	5,250 00	5,000 00
County of Aroostook, Me., 4½s, . . .	12,000	12,900 00	12,000 00*
of Middlesex, Mass., 4s, . . .	30,000	30,750 00	30,000 00
District of Columbia 6s, . . .	7,000	7,840 00	7,000 00
of Columbia 7s, . . .	3,000	3,354 00	3,000 00
	\$354,900	\$374,806 00	\$354,900 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$930 00	\$1,000 00
10	Shawmut N'l B'k, Boston, . . .	1,000	1,110 00	1,000 00
100	Third Nat'l Bank, Boston, . . .	10,000	9,000 00	10,000 00
9	Tremont Nat'l B'k, Boston, . . .	900	630 00	900 00
50	Brockton N'l B'k, Brockton, . . .	5,000	6,250 00	5,000 00
20	Home Nat'l B'k, Brockton, . . .	2,000	3,800 00	2,000 00
		\$19,900	\$21,720 00	\$19,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$11,000	\$12,430 00	\$11,000 00
Boston & Lowell R.R. 4s,	25,000	26,075 00	25,000 00
Boston & Lowell R.R. 5s,	1,000	1,020 00	1,000 00

Brockton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$30,000	\$31,500 00	\$30,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,450 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,500 00	20,000 00
Fitchburg R.R. 5s,	40,000	41,720 00	40,000 00
Maine Central R.R. 6s,	3,000	3,180 00	3,000 00
Maine Central R.R. 7s,	25,000	34,125 00	25,000 00
Newport & Richford R.R. 5s, . . .	6,000	6,420 00	6,000 00*
Old Colony R.R. 4s,	33,000	35,180 00	33,000 00
Penobscot Shore Line R.R. 4s, . .	20,000	20,500 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	31,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	9,000	9,630 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,610 00	13,000 00
	\$271,000	\$298,590 00	\$271,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,268 24	2 per cent.	\$141,000 00	4 per cent.	\$16,950 00	5½ per cent.
50,000 00	2½ “	169,000 00	4½ “	256,700 00	6 “
20,000 00	3¾ “	817,000 00	5 “	1,500 00	6½ “

Amount invested in real estate for banking purposes,	\$88,000 00
Estimated value of the same,	95,000 00
Assessed value of the same,	96,750 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,860 60
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,277 61
Assessed value of the same,	3,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 422	
Aggregate amount of the same,	471,300 00
Total number of loans upon real estate,	466
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	104,371 96
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,028 29 during the year ending Oct. 31, 1897, . . . { 2 per cent., 39,588 26 }	77,616 55
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,622
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,397
Total number of open accounts Oct. 31, 1897,	9,708

Brockton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$7,304 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	635,155 29
Number of same,	11,028
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	566,280 47
Number of same,	10,040
Date of examination by commissioner: February 16.	

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 38.

WILLIAM H. LINCOLN, *President.*

WILLIAM E. LINCOLN, *Treasurer.*

WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. STEARNS,

B. W. NEAL,

THOMAS P. RITCHIE,

BENJ. F. BAKER,

NATHANIEL LYFORD,

WILLIAM E. LINCOLN.

Open for business every business day, 9 A.M. to 1 P.M.; also Mondays and Wednesdays, 3 to 5 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$91,000 00	Deposits, . . .	\$1,230,301 11
Bank stock, as per schedule, .	29,995 75	Guaranty fund, .	22,300 00
Railroad bonds, as per schedule, .	65,000 00	Interest account, .	14,675 59
Loans on railroad stock, . . .	2,000 00	Uncompleted mortgage loans, . . .	2,400 00
Real estate (for banking purposes),	7,231 36		
Loans on real estate,	824,416 50		
Loans on personal security, . . .	172,300 00		
Deposits in banks, on interest, .	72,131 15		
Expense account,	996 48		
Taxes paid,	972 76		
Cash on hand,	3,632 70		
	<u>\$1,269,676 70</u>		<u>\$1,269,676 70</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$4,141 77
Shawmut National Bank, Boston,	41,872 56
Brookline National Bank, Brookline,	26,116 82

Loan on Railroad Stock :—

15 shares Boston & Albany R.R.,	\$2,000 00
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Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3 $\frac{1}{16}$ s, .	\$22,500	\$22,500 00	\$22,500 00
of Brookline, Mass., 3 $\frac{5}{8}$ s, .	17,700	17,732 00	17,700 00
of Brookline, Mass., 4s, .	37,400	38,035 00	37,400 00
United States 4s,	13,400	17,085 00	13,400 00
	\$91,000	\$95,352 00	\$91,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central National Bank, Boston,	\$7,500	\$8,025 00	\$11,400 00
50	National City Bank, Boston, .	5,000	3,350 00	5,000 00
12	National Eagle Bank, Boston, .	1,200	900 00	1,200 00
37	National Revere Bank, Boston,	3,700	2,960 00	3,700 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,050 00	1,500 00
58	Third National Bank, Boston, .	5,800	5,220 00	5,195 75
20	Brookline N'l Bank, Brookline,	2,000	2,600 00	2,000 00
		\$26,700	\$24,105 00	\$29,995 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4 $\frac{1}{2}$ s, . . .	\$10,000	\$11,975 00	\$10,000 00
Fitchburg R.R. 4s,	30,000	30,862 50	30,000 00
Fitchburg R.R. 5s,	15,000	16,037 50	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	10,000 00
	\$65,000	\$71,175 00	\$65,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$72,131 15	2 per cent.	\$48,500 00	4 $\frac{1}{2}$ per cent.	\$35,200 00	5 $\frac{1}{2}$ per cent.
70,000 00	4 “	15,000 00	4 $\frac{3}{4}$ “	53,300 00	6 “
65,000 00	4 $\frac{1}{4}$ “	711,716 50	5 “		

Brookline Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$7,231 36
Estimated value of the same,	7,500 00
Assessed value of the same,	6,100 00
Net income received from same during year ending Oct. 31, 1897, . . .	164 36
Number of loans which are of an amount not exceeding \$3,000 each, 100	
Aggregate amount of the same,	161,800 00
Total number of loans upon real estate,	192
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	55,310 91
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,385 85 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 21,511 64 }	41,897 49
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,130
Number of accounts closed during the year ending Oct. 31, 1897, . . .	706
Total number of open accounts Oct. 31, 1897,	6,102
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	3,726 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	346,849 63
Number of same,	9,067
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	252,584 58
Number of same,	4,696
Date of examination by commissioner: February 12.	

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 40.

CHARLES W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW S. WAITT,

JOHN T. G. NICHOLS,

EDWIN DRESSER,

EDWARD R. COGSWELL,

CHARLES W. SEVER,

WALTER S. SWAN.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$339,500 00	Deposits,	\$3,514,401 24
Loans on public funds, . . .	3,700 00	Guaranty fund, . .	134,500 00
Bank stock, as per schedule, .	209,000 00	Interest account, .	43,137 83
Loans on bank stock,	500 00	Profit and loss ac-	
Railroad bonds, as per schedule,	356,500 00	count,	20,715 72
Loans on railroad stock, . . .	6,200 00		
Real estate (for banking pur-			
poses),	31,612 62		
Real estate by foreclosure, . .	5,247 02		
Loans on real estate,	2,376,779 00		
Loans on personal security, . .	302,650 00		
Deposits in banks, on interest, .	72,149 50		
Expense account,	2,515 51		
Suspense account,	324 75		
Cash on hand,	6,076 39		
	\$3,712,754 79		\$3,712,754 79

Cash on Deposit in Banks, amount in each : —

Charles River National Bank, Cambridge,	\$37,297 80
National City Bank, Cambridge,	30,000 00
Cambridge Safe Deposit and Trust Company,	4,851 70

Loans on Public Funds, amount on each : —

\$500 City of Bangor, Me., 6s,	\$500 00
4,000 City of Bangor, Me., 6s,	3,200 00
3,000 Maine Central R.R. 7s,	

Cambridge Savings Bank — Continued.

Loan on Bank Stock :—

5 shares Charles River National Bank, Cambridge, \$500 00

Loan on Railroad Stock :—

53 shares Boston & Maine R.R., \$6,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$2,000	\$2,230 00	\$2,000 00
of Bridgeport, Ct., 4s, . .	25,000	27,000 00	25,000 00
of Cambridge, Mass., 4s, . .	25,000	27,875 00	25,000 00
of Cambridge, Mass., 6s, . .	8,000	9,260 00	8,000 00
of Chicago, Ill., 6s, . .	5,000	5,025 00	5,000 00
of Chicago, Ill., 7s, . .	8,000	8,290 00	8,000 00
of Cleveland, Ohio, 5s, . .	9,000	9,440 00	9,000 00
of Dover, N. H., 4s, . .	10,000	10,300 00	10,000 00
of Fall River, Mass., 6s, . .	20,000	23,000 00	20,000 00
of Fort Wayne, Ind, 6s, . .	1,000	1,035 00	1,000 00
of Grand Rapids, Mich., 4½s, . .	25,000	27,250 00	25,000 00
of Indianapolis, Ind., 4s, . .	20,000	21,200 00	20,000 00
of Portsmouth, N. H., 4s, . .	25,000	26,000 00	25,000 00
of Providence, R. I., 5s, . .	27,000	28,375 00	27,000 00
of Saginaw, Mich., 4½s, . .	25,000	26,600 00	25,000 00
of Saginaw, Mich, 5s, . .	1,000	1,085 00	1,000 00
of Springfield, Mass., 7s, . .	1,000	1,180 00	1,000 00
Town of Brookline, Mass., 4s, . .	9,000	9,147 00	9,000 00
of Mansfield, Mass, 4s, . .	9,500	10,165 00	9,500 00
of Marblehead, Mass, 4s, . .	1,000	1,060 00	1,000 00
of Marshfield, Mass., 4s, . .	55,000	55,550 00	55,000 00
of Westborough, Mass., 5s, . .	14,000	15,680 00	14,000 00
of Westport, Mass., 4s, . .	14,000	14,135 00	14,000 00
	\$339,500	\$360,882 00	\$339,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston, .	\$15,900	\$17,013 00	\$15,900 00
225	Boston National Bank, Boston,	22,500	20,250 00	22,500 00
18	Continental N'l Bank, Boston,	1,800	1,836 00	1,800 00
107	Eliot National Bank, Boston, .	10,700	12,519 00	10,700 00
42	Faneuil Hall N'l Bank, Boston,	4,200	5,250 00	4,200 00
9	Freeman's Nat'l Bank, Boston,	900	765 00	900 00
69	Globe National Bank, Boston, .	6,900	5,796 00	6,900 00
93	Hamilton Nat'l Bank, Boston, .	9,300	9,393 00	9,300 00
126	Howard National Bank, Boston,	12,600	10,836 00	12,600 00
58	Market National Bank, Boston,	5,800	3,770 00	5,800 00

Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
194	Merchants' N'l Bank, Boston, .	\$19,400	\$29,294 00	\$26,600 00
125	N'l Bank of Commerce, Boston, .	12,500	13,125 00	12,500 00
11	National Eagle Bank, Boston, .	1,100	825 00	1,100 00
11	Nat'l Exchange Bank, Boston, .	1,100	1,397 00	1,100 00
28	N'l Hide & Leather B'k, Boston, .	2,800	2,940 00	2,800 00
146	National Revere Bank, Boston, .	14,600	11,680 00	14,600 00
30	Nat'l Rockland Bank, Boston, .	3,000	4,230 00	3,000 00
5	National Union Bank, Boston, .	500	625 00	500 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,110 00	1,000 00
50	State National Bank, Boston, .	5,000	5,400 00	5,000 00
96	Suffolk National Bank, Boston, .	9,600	9,792 00	9,600 00
100	Third National Bank, Boston, .	10,000	9,000 00	10,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	4,060 00	5,800 00
42	Charles River National Bank, Cambridge,	4,200	6,510 00	4,200 00
60	First Nat'l Bank, New Bedford, .	6,000	8,700 00	6,000 00
50	National Bank of Commerce, New Bedford,	5,000	2,750 00	5,000 00
46	Newton Nat'l Bank, Newton, .	4,600	4,140 00	4,600 00
50	Naumkeag N'l Bank, Salem, .	5,000	6,250 00	5,000 00
		\$201,800	\$209,256 00	\$209,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$3,000	\$3,060 00	\$3,000 00
Boston & Maine R.R. 4s, . . .	25,000	26,625 00	25,000 00
Boston Terminal Co. 3½s, . . .	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	26,000	27,040 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s, .	25,000	26,750 00	25,000 00
Fitchburg R.R. 5s,	125,000	136,875 00	125,000 00
Maine Central R.R. 4½s,	25,000	27,250 00	25,000 00
Maine Central R.R. 7s,	16,500	22,357 50	16,500 00
Penobscot Shore Line R.R. 4s, . . .	25,000	25,625 00	25,000 00
Portland & Ogdensburg R.R. 6s, . .	9,000	9,540 00	9,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$356,500	\$386,512 50	\$356,500 00

Cambridge Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,851 70	2 per cent.	\$428,000 00	4½ per cent.	\$55,000 00	6 per cent.
37,297 80	2½ “	587,000 00	4½ “	750 00	6½ “
30,000 00	3½ “	1,381,468 00	5 “	50 00	7 “
175,350 00	4 “	31,211 00	5½ “	1,000 00	7½ “

Amount invested in real estate for banking purposes,	\$31,612 62
Estimated value of the same,	31,612 62
Assessed value of the same (land only),	18,775 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,247 02
Assessed value of the same,	9,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 356	
Aggregate amount of the same,	383,123 00
Total number of loans upon real estate,	501
Amount of investments from which no income is received,	31,612 62
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	167,450 82
Times for the dividends fixed by the by-laws: fourth Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$64,057 68 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 65,347 07 }	129,404 75
Number of accounts opened during the year ending Oct. 31, 1897,	1,255
Number of accounts closed during the year ending Oct. 31, 1897,	905
Total number of open accounts Oct. 31, 1897,	9,969
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,062 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	671,110 05
Number of same,	10,451
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	646,713 19
Number of same,	9,685
Date of examination by commissioner: April 1.	

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 22.

DANIEL U. CHAMBERLIN, *President.*

HENRY W. BULLARD, *Treasurer.*

JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ASA P. MORSE,

DANA W. HYDE,

DANIEL U. CHAMBERLIN.

Open for business every business day, 8 30 A.M. to 1.30 P.M.; also 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,012,478 10	Deposits,	\$4,088,646 72
Bank stock, as per schedule, .	92,725 00	Guaranty fund, .	185,125 00
Railroad bonds, as per schedule, .	239,605 55	Interest account, .	39,334 60
Real estate by foreclosure, .	36,349 61		
Loans on real estate,	1,609,083 39		
Loans on personal security, .	170,875 00		
Loans to counties, cities or towns (notes),	30,500 00		
Deposits in banks, on interest, .	117,000 00		
Expense account,	2,412 19		
Cash on hand,	2,077 48		
	\$4,313,106 32		\$4,313,106 32

Cash on Deposit in Banks, amount in each:—

Cambridgeport National Bank, Cambridge,	\$20,000 00
First National Bank, Cambridge,	72,000 00
National City Bank, Cambridge,	25,000 00

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s, .	\$50,000 00	\$51,687 50	\$50,000 00
of Boston, Mass., 5s, .	68,478 10	71,065 27	68,478 10
of Boston, Mass., 6s, .	9,000 00	10,237 50	9,000 00
of Cambridge, Mass., 4s, .	302,000 00	321,441 25	302,000 00
of Chicago, Ill., 7s, .	1,000 00	1,055 00	1,000 00
of Cleveland, Ohio, 3.65s, .	7,000 00	7,026 25	7,000 00
of Cleveland, Ohio, 4s, .	14,000 00	14,315 00	14,000 00
of Cleveland, Ohio, 5s, .	50,000 00	53,375 00	50,000 00
of Cleveland, Ohio, 6s, .	4,000 00	4,050 00	4,000 00
of Columbus, Ohio, 4s, .	40,000 00	40,000 00	40,000 00*
of Dayton, Ohio, 4s, .	50,000 00	50,000 00	50,000 00*
of Dayton, Ohio, 6s, .	35,000 00	36,743 75	35,000 00*
of Dover, N. H., 4s, .	22,000 00	22,783 75	22,000 00
of Fall River, Mass., 4½s, .	40,000 00	40,900 00	40,000 00
of Grand Rapids, Mich., 4s, .	19,000 00	19,403 75	19,000 00
of Grand Rapids, Mich., 4½s, .	50,000 00	54,312 50	50,000 00
of Lawrence, Mass., 4s, .	58,000 00	59,667 50	58,000 00
of Lowell, Mass., 4s, .	50,000 00	55,562 50	50,000 00
of Lynn, Mass., 4s, .	50,000 00	51,562 50	50,000 00
of Middletown, Conn., 4s, .	25,000 00	25,843 75	25,000 00
of Minneapolis, Minn., 4s, .	50,000 00	53,562 50	50,000 00
of Minneapolis, Minn., 4½s, .	10,000 00	11,425 00	10,000 00
of New Bedford, Mass., 5s, .	5,000 00	5,275 00	5,000 00
of New Britain, Conn., 4s, .	5,000 00	5,150 00	5,000 00
of Newton, Mass., 4s, .	50,000 00	55,187 50	50,000 00
of Newton, Mass., 6s, .	3,000 00	3,491 25	3,000 00
of Pawtucket, R. I., 4s, .	100,000 00	103,050 00	100,000 00*
of Peoria, Ill., 4½s, .	50,000 00	53,437 50	50,000 00
of Providence, R. I., 5s, .	100,000 00	112,875 00	100,000 00
of Reading, Pa., 4s, .	55,000 00	55,550 00	55,000 00
of Somerville, Mass., 4s, .	58,000 00	59,532 50	58,000 00
of Springfield, Mass., 7s, .	15,000 00	15,768 75	15,000 00
of Springfield, Ohio, 4½s, .	50,000 00	54,437 50	50,000 00
of Woburn, Mass., 4s, .	43,000 00	44,041 25	43,000 00
of Worcester, Mass., 5s, .	20,000 00	22,250 00	20,000 00
Town of Arlington, Mass., 4s, .	11,000 00	11,605 00	11,000 00
of Beverly, Mass., 4s, .	108,000 00	112,680 00	108,000 00
of E. Providence, R. I., 4s, .	50,000 00	50,875 00	50,000 00*
of Kingston, Mass., 4s, .	26,000 00	26,942 50	26,000 00
of Lincoln, R. I., 4s, .	25,000 00	25,562 50	25,000 00
of Maynard, Mass., 4s, .	40,000 00	42,950 00	40,000 00
of Melrose, Mass., 4s, .	50,000 00	53,375 00	50,000 00
of Rockland, Mass., 4s, .	44,000 00	44,935 00	44,000 00
of So. Abington, Mass., 4s, .	19,000 00	20,163 75	19,000 00
of Weymouth, Mass., 4s, .	31,000 00	32,976 25	31,000 00
of Woonsocket, R. I., 4s, .	50,000 00	51,187 50	50,000 00*
	\$2,012,478 10	\$2,119,319 02	\$2,012,478 10

* Legal investments when made.

Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone Nat'l Bank, Boston,	\$3,300	\$2,805 00	\$3,300 00
40	Eliot National Bank, Boston, .	4,000	4,710 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,200 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,150 00	10,000 00
56	N'l Bank of Commerce, Boston,	5,600	5,922 00	5,600 00
206	National Union Bank, Boston,	20,600	25,801 50	20,600 00
50	Nat'l Webster Bank, Boston, .	5,000	5,106 25	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,262 50	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,531 25	5,000 00
50	Washington N'l Bank, Boston,	5,000	4,987 50	5,000 00
40	Cambridgeport National Bank, Cambridge,	4,000	5,000 00	4,000 00
100	First Nat'l Bank, Cambridge, .	10,000	18,000 00	13,825 00
14	Nat'l City Bank, Cambridge, .	1,400	2,310 00	1,400 00
		\$88,900	\$102,786 00	\$92,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$25,000 00	\$26,875 00	\$25,000 00
Eastern R.R. 6s,	32,605 55	38,841 36	32,605 55
Fitchburg R.R. 4s,	50,000 00	50,250 00	50,000 00
Fitchburg R.R. 5s,	22,000 00	23,162 50	22,000 00
Old Colony R.R. 4s,	50,000 00	51,125 00	50,000 00
Vermont & Massachusetts R.R. 5s,	60,000 00	63,525 00	60,000 00
	\$239,605 55	\$253,778 86	\$239,605 55

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$117,000 00	2 per cent.	\$160,500 00	4½ per cent.	\$26,654 81	6 per cent.
205,000 00	4 “	1,369,153 58	5 “	550 00	6½ “
40,000 00	4½ “	8,600 00	5½ “		

Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$36,349 61
Assessed value of the same,	43,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 432	
Aggregate amount of the same,	598,174 42
Total number of loans upon real estate,	563
Amount of investments from which no income is received,	24,756 03
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	187,283 88
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$75,060 32 } during the year ending Oct. 31, 1897, { 2 per cent., 77,092 93 }	152,153 25
Number of accounts opened during the year ending Oct. 31, 1897,	1,452
Number of accounts closed during the year ending Oct. 31, 1897,	996
Total number of open accounts Oct. 31, 1897,	12,984
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	6,890 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	730,714 49
Number of same,	13,014
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	706,226 44
Number of same,	11,065
Date of examination by commissioner: March 16.	

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 26.

CHARLES ENDICOTT, *President*.

NATHANIEL W. DUNBAR, *Treasurer*.

NATHANIEL W. DUNBAR, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

WILLIS S. SHEPARD, NATHANIEL W. DUNBAR,
FRANCIS D. DUNBAR, WILLIAM O. CHAPMAN,
THOMAS E. GROVER.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$142,100 00	Deposits,	\$727,750 74
Bank stock, as per schedule, .	51,225 00	Guaranty fund, .	34,500 00
Loans on bank stock,	4,600 00	Interest account, .	2,585 20
Railroad bonds, as per schedule,	135,500 00	Profit and loss ac-	
Real estate by foreclosure, .	20,170 00	count,	7,110 60
Loans on real estate,	292,840 00		
Loans on personal security, .	54,640 00		
Loans to counties, cities or towns			
(notes),	33,400 00		
Deposits in banks, on interest, .	33,000 00		
Suspense account,	60 12		
Cash on hand,	4,411 42		
	<u>\$771,946 54</u>		<u>\$771,946 54</u>

Cash on Deposit in Bank : —

Neponset National Bank, Canton, \$33,000 00

Loan on Bank Stock : —

58 shares Neponset National Bank, Canton, \$4,600 00

Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,550 00	\$10,000 00
of Lawrence, Mass., 4s, . . .	15,000	15,375 00	15,000 00
of Lynn, Mass., 3½s, . . .	13,500	13,500 00	13,500 00
of New Britain, Conn., 4s, . .	10,000	10,750 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	11,250 00	10,000 00
of Woonsocket, R. I., 4s, . . .	20,000	20,800 00	20,000 00*
Town of Canton, Mass., 4s, . .	39,000	41,535 00	39,000 00
of Natick, Mass., 4s, . . .	5,000	5,350 00	5,000 00
of Orange, Mass., 4s, . . .	10,000	10,700 00	10,000 00
County of Hampden, Mass., 3s, .	10,000	9,750 00	9,600 00
	\$142,500	\$149,560 00	\$142,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares,		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,675 00	\$2,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,445 00	1,700 00
25	Central National Bank, Boston, .	2,500	2,675 00	2,500 00
40	Freeman's N'l Bank, Boston, .	4,000	3,400 00	4,000 00
33	Globe National Bank, Boston, .	3,300	2,792 00	3,300 00
50	Market National Bank, Boston, .	5,000	3,250 00	5,000 00
50	N'l B'k of No. America, Boston, .	5,000	4,650 00	5,000 00
25	National Eagle Bank, Boston, .	2,500	1,875 00	2,500 00
17	National Webster B'k, Boston, .	1,700	1,734 00	1,700 00
17	North National Bank, Boston, .	1,700	1,564 00	1,700 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,300 00	2,500 00
127	Neponset Nat'l Bank, Canton, .	12,700	13,970 00	13,825 00
50	Dedham Nat'l Bank, Dedham, .	5,000	5,250 00	5,000 00
		\$50,100	\$47,580 00	\$51,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,200 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	21,300 00	20,000 00
Boston & Providence R.R. 4s, . .	20,000	21,200 00	20,000 00

Canton Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$10,000	\$10,400 00	\$10,000 00
Eastern R.R. 6s,	5,500	6,600 00	5,500 00
Fitchburg R.R. 4s,	20,000	20,850 00	20,000 00
Maine Central and European & North American R.R. 4s, . . .	20,000	21,100 00	20,000 00
Old Colony R.R. 4s,	20,000	21,225 00	20,000 00
	\$135,500	\$143,875 00	\$135,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,000 00	2 per cent.	\$33,400 00	4 per cent.	\$191,840 00	6 per cent.
25,000 00	3½ “	135,240 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$20,170 00
Assessed value of the same,	25,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	196
Aggregate amount of the same,	185,080 00
Total number of loans upon real estate,	199
Amount of investments from which no income is received,	15,470 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	34,676 03
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,582 01 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 13,751 28 }	27,333 29
Number of accounts opened during the year ending Oct. 31, 1897,	261
Number of accounts closed during the year ending Oct. 31, 1897,	243
Total number of open accounts Oct. 31, 1897,	2,568
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes,	1,209 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	94,332 13
Number of same,	1,478
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	110,282 48
Number of same,	1,484
Date of examination by commissioner: February 11.	

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 30.

ALLAN ROGERS, *President.*

DANIEL T. BABSON, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. FEARS,

SYLVESTER CUNNINGHAM,

JOHN E. SOMES,

JOHN CORLISS,

ALLAN ROGERS.

Open for business every business day, 9 A.M. to 3 P.M.; during August, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$14,000 00	Deposits,	\$3,008,205 82
Bank stock, as per schedule, .	268,600 00	Guaranty fund,	170,000 00
Loans on bank stock,	250 00	Interest account,	20,635 93
Real estate (for banking purposes),	62,160 05	Surplus,	31,545 92
Real estate by foreclosure,	85,984 51	Tax account,	1,218 05
Loans on real estate,	1,871,461 00	Due on mortgage loans,	4,707 63
Loans on personal security,	893,183 87		
Loans on depositors' books,	300 00		
Deposits in banks, on interest,	26,664 30		
Deposits in banks, not on interest,	4,571 64		
Expense account,	425 51		
Block income,	892 34		
\$5,000 bonds of Union Traction Co. of N. J.,*	2,500 00		
Cash on hand,	5,319 53		
	<hr/>		
	\$3,236,312 75		\$3,236,312 75

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Third National Bank, Boston,	\$17,014 30
Cape Ann National Bank, Gloucester,	5,050 00
City National Bank, Gloucester,	4,600 00
Gloucester National Bank, Gloucester,	4,571 64

Loan on Bank Stock :—

4 shares Gloucester National Bank, Gloucester,	\$250 00
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Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s., .	\$4,000	\$4,000 00	\$4,000 00
of Melrose, Mass., 4s., .	10,000	10,400 00	10,000 00
	\$14,000	\$14,400 00	\$14,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$10,500 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,600 00	10,000 00
74	Blackstone Nat'l Bank, Boston, .	7,400	6,216 00	7,400 00
100	Central Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,310 00	3,000 00
100	Freeman's N'l Bank, Boston, .	10,000	8,500 00	9,000 00
50	Globe National Bank, Boston, .	5,000	4,200 00	4,500 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
70	Howard National Bank, Boston, .	7,000	5,880 00	7,000 00
200	Merchants' N'l Bank, Boston, .	20,000	30,200 00	20,000 00
100	N'l Bank of Commerce, Boston, .	10,000	10,300 00	10,000 00
200	National Bank of the Common- wealth, Boston,	20,000	27,600 00	20,000 00
100	N'l B'k of No. America, Boston, .	10,000	9,100 00	10,000 00
166	N'l B'k of Redemption, Boston, .	16,600	18,592 00	16,600 00
150	N'l B'k of the Republic, Boston, .	15,000	20,550 00	15,000 00
50	National City Bank, Boston, .	5,000	3,400 00	5,000 00
100	National Eagle Bank, Boston, .	10,000	7,300 00	10,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,100 00	5,000 00
50	New England N'l B'k, Boston, .	5,000	7,350 00	5,000 00
100	North National Bank, Boston, .	10,000	9,000 00	10,000 00
25	Old Boston N'l Bank, Boston, .	2,500	2,575 00	2,500 00
50	Second National Bank, Boston, .	5,000	8,700 00	5,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
50	State National Bank, Boston, .	5,000	5,300 00	5,000 00
200	Third National Bank, Boston, .	20,000	18,000 00	20,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,750 00	2,500 00
61	Cape Ann N'l B'k, Gloucester, .	6,100	8,540 00	6,100 00
100	City National Bank, Gloucester, .	10,000	17,500 00	10,000 00
50	Gloucester N'l B'k, Gloucester, .	5,000	6,500 00	5,000 00
100	Rockport N'l Bank, Rockport, .	10,000	12,000 00	10,000 00
		\$270,100	\$305,063 00	\$268,600 00

Cape Ann Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,664 30	2 per cent.	\$15,000 00	4½ per cent.	\$46,450 00	5½ per cent.
43,300 00	4 "	379,353 00	5 "	2,281,091 87	6 "

Amount invested in real estate for banking purposes,	\$62,160 05
Estimated value of the same,	61,000 00
Assessed value of the same,	45,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	242 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	85,984 51
Assessed value of the same,	67,400 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,096	
Aggregate amount of the same,	859,441 13
Total number of loans upon real estate,	1,179
Amount of investments from which no income is received,	135,304 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	140,823 77
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$59,640 84 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 58,000 92 }	117,641 76
Number of accounts opened during the year ending Oct. 31, 1897, . . .	884
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,152
Total number of open accounts Oct. 31, 1897,	9,186
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,486 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	268,149 60
Number of same,	5,216
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	619,264 43
Number of same,	8,181
Date of examination by commissioner: September 17.	

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 56.

LEVI ELDRIDGE, *President.*

AUGUSTUS C. SNOW, *Treasurer.*

AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI ELDRIDGE,

LUTHER FISK,

ALEXANDER T. NEWCOMB,

ELEAZER K. CROWELL,

GODFREY HOPKINS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits, . . .	\$834,127 12
Loans on public funds, . . .	30,000 00	Guaranty fund, . .	27,000 00
Bank stock, as per schedule, .	56,464 75	Profit and loss account, . . .	12,142 99
Loans on bank stock, . . .	20,935 00		
Railroad bonds, as per schedule,	137,042 00		
Real estate (for banking purposes), . . .	1,000 00		
Loans on real estate, . . .	291,907 59		
Loans on personal security, . .	288,535 48		
Loans to counties, cities or towns (notes), . . .	20,100 00		
Deposits in banks, on interest, .	16,000 00		
Real estate to secure indebtedness, . . .	100 00		
Cash on hand, . . .	1,185 29		
	<u>\$873,270 11</u>		<u>\$873,270 11</u>

Cash on Deposit in Bank :—

Cape Cod National Bank, Harwich, \$16,000 00

Loans on Public Funds, amount on each :—

\$11,000 Town of Melrose, Mass., 4s,	\$10,000 00
9,500 Town of Framingham, Mass., note, 4 per cent.,	} 20,000 00*
10,000 City of Cleveland, Ohio, 4s,	
1,000 City of Rockford, Ill., 4½s,	

* This amount, in excess of the legal limit, has since been reduced.

Cape Cod Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

100 shares Fourth National Bank, Boston,	\$9,400 00
52 shares Fourth National Bank, Boston,	4,900 00
50 shares Welden National Bank, St. Albans, Vt.,	5,000 00
6 shares Cape Cod National Bank, Harwich,	400 00
5 shares Cape Cod National Bank, Harwich,	200 00
3 shares Cape Cod National Bank, Harwich,	300 00
2 shares Cape Cod National Bank, Harwich,	200 00
1 share Cape Cod National Bank, Harwich,	100 00
1 share Cape Cod National Bank, Harwich,	75 00
1 share Cape Cod National Bank, Harwich,	50 00
3 shares Cape Cod National Bank, Harwich,	110 00
3 shares Cape Cod National Bank, Harwich,	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,550 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Blackstone N'l Bank, Boston, .	\$1,800	\$1,530 00	\$2,016 00
40	Everett National Bank, Boston,	4,000	3,560 00	3,800 00
7	Faneuil Hall N'l Bank, Boston,	700	875 00	931 00
38	Fourth National Bank, Boston,	3,800	4,560 00	4,191 25
31	N'l Bank of Commerce, Boston,	3,100	3,255 00	3,674 50
26	Nat'l Bank of the Common- wealth, Boston,	2,600	3,666 00	2,821 00
16	N'l B'k of No. America, Boston,	1,600	1,488 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,100 00	1,980 00
26	Nat'l Exchange Bank, Boston,	2,600	3,302 00	3,029 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,150 00	3,450 00
30	Nat'l Revere Bank, Boston, .	3,000	2,400 00	3,630 00
6	Nat'l Webster Bank, Boston, .	600	612 00	650 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,773 00	5,031 00
48	State National Bank, Boston, .	4,800	5,184 00	5,676 00
16	Suffolk National Bank, Boston,	1,600	1,632 00	1,930 00
10	Tremont Nat'l Bank, Boston, .	1,000	700 00	1,275 00
57	Cape Cod N'l Bank, Harwich, .	5,700	6,555 00	7,866 00
21	First Nat'l Bank, Yarmouth, .	2,100	2,625 00	2,898 00
		\$47,800	\$51,967 00	\$56,464 75

Cape Cod Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,625 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,400 00	20,000 00
Fitchburg R.R. 5s,	20,000	21,512 50	20,395 00
Old Colony R.R. 4s,	25,000	26,625 00	26,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,275 00	5,243 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,404 00
	\$135,000	\$142,737 50	\$137,042 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,000 00	2 per cent.	\$79,650 00	4½ per cent.	\$152,387 23	6 per cent.
150,800 00	4 “	87,700 00	5 “	845 00	6½ “
88,000 00	4½ “	33,815 00	5½ “	58,280 84	7 “

Amount invested in real estate for banking purposes,	\$1,000 00
Estimated value of the same,	1,200 00
Assessed value of the same,	1,200 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	100 00
Assessed value of the same,	9,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 443	
Aggregate amount of the same,	210,388 97
Total number of loans upon real estate,	380
Amount of investments from which no income is received,	100 99
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	42,658 23
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,460 54 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 15,880 00 }	31,340 54
Number of accounts opened during the year ending Oct. 31, 1897, . .	358
Number of accounts closed during the year ending Oct. 31, 1897, . .	292
Total number of open accounts Oct. 31, 1897,	3,086
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,629 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	134,035 66
Number of same,	1,536
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	114,505 75
Number of same,	1,630
Date of examination by commissioner: July 20.	

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 56.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN,

ARTHUR G. POLLARD,

SAMUEL A. CHASE,

HENRY C. CHURCH,

AMASA PRATT,

PRESCOTT C. GATES.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$151,800 00	Deposits,	\$2,988,273 01
Loans on public funds, . . .	2,400 00	Guaranty fund, . .	147,000 00
Bank stock, as per schedule, .	195,400 00	Profit and loss ac-	
Loans on bank stock,	4,100 00	count,	118,952 33
Railroad bonds, as per schedule,	103,000 00		
Loans on railroad bonds, . . .	800 00		
Real estate by foreclosure, . .	25,000 00		
Loans on real estate,	2,075,086 00		
Loans on personal security, . .	387,788 87		
Loans to counties, cities or towns			
(notes),	94,400 00		
Loans on depositors' books, . .	200 00		
Deposits in banks, on interest, .	210,208 14		
Cash on hand,	4,042 33		
	<u>\$3,254,225 34</u>		<u>\$3,254,225 34</u>

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$15,000 00
Merchants' National Bank, Lowell,	132,721 28
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	25,000 00
Old Colony Trust Company, Boston,	17,486 86

Loans on Public Funds, amount on each:—

\$1,400 United States 4s,	\$1,400 00
1,000 United States 4s,	1,000 00

Central Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

2 shares Tremont National Bank, Boston,	}	\$1,400 00
18 shares North National Bank, Boston,		
10 shares Merchants' National Bank, Lowell,		300 00
25 shares Old Lowell National Bank, Lowell,		2,400 00

Loan on Railroad Bonds:—

\$1,000 Concord & Montreal R.R. 4s,	\$800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	\$5,000	\$5,400 00	\$5,000 00
of Burlington, Vt., 4s,	5,000	5,225 00	5,000 00
of Haverhill, Mass., 4s,	15,000	15,887 50	15,000 00
of Lawrence, Mass., 4s,	3,000	3,082 50	3,000 00
of Lowell, Mass., 4s,	6,000	6,555 00	6,000 00
of Malden, Mass., 4s,	5,000	5,187 50	5,000 00
of Pawtucket, R. I., 4s,	5,000	5,300 00	5,000 00*
Town of Andover, Mass., 4s,	10,000	10,150 00	10,000 00
of Arlington, Mass., 4s,	3,800	3,857 00	3,800 00
of Melrose, Mass., 4s,	7,000	7,477 50	7,000 00
of Methuen, Mass., 4s,	7,000	7,525 00	7,000 00
County of Middlesex, Mass., 4s,	30,000	30,975 00	30,000 00
United States 5s,	50,000	57,375 00	50,000 00
	\$151,800	\$163,997 00	\$151,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$10,500 00	\$12,000 00
66	Blackstone Nat'l Bank, Boston,	6,600	5,610 00	6,600 00
50	Boston National Bank, Boston,	5,000	4,500 00	5,000 00
200	Central Nat'l Bank, Boston,	20,000	21,400 00	25,000 00
100	Eliot National Bank, Boston,	10,000	11,700 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,313 00	1,300 00
50	Market National Bank, Boston,	5,000	3,250 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,550 00	6,700 00
50	Metropolitan N'l Bank, Boston,	5,000	4,500 00	5,000 00
100	N'l Bank of Commerce, Boston,	10,000	10,500 00	10,000 00
60	N'l B'k of Redemption, Boston,	6,000	6,840 00	7,000 00
27	N'l B'k of the Republic, Boston,	2,700	3,780 00	3,000 00

Central Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	National City Bank, Boston, .	\$10,000	\$6,700 00	\$10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
70	Second National Bank, Boston,	7,000	12,250 00	10,000 00
63	Shawmut Nat'l Bank, Boston,	6,300	6,993 00	7,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,600 00	5,000 00
33	Suffolk National Bank, Boston,	3,300	3,366 00	3,300 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
100	Appleton Nat'l Bank, Lowell, .	10,000	12,500 00	12,000 00
30	First National Bank, Lowell, .	3,000	4,500 00	4,000 00
165	Merchants' N'l Bank, Lowell, .	16,500	23,100 00	19,800 00
52	Old Lowell N'l Bank, Lowell,	5,200	6,240 00	5,200 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,350 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,600 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,500 00	6,000 00
		\$172,900	\$194,432 00	\$195,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,575 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	4,000	4,110 00	4,000 00
Boston & Maine R.R. 4s, . . .	15,000	16,025 00	15,000 00
Boston Terminal Company 3½s, .	20,000	20,800 00	20,000 00
Fitchburg R.R. 4½s,	3,000	3,270 00	3,000 00
Fitchburg R.R. 5s,	8,000	8,330 00	8,000 00
Fitchburg R.R. 4s,	4,000	4,127 50	4,000 00
Maine Central R.R. 4s,	10,000	10,300 00	10,000 00
Maine Central R.R. 7s,	10,000	13,550 00	10,000 00
N. Y., Providence & Boston R.R. 7s,	3,000	3,090 00	3,000 00
Old Colony R.R. 4s,	10,000	10,600 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,060 00	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,150 00	5,000 00
	\$103,000	\$111,987 50	\$103,000 00

Central Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$150,208 14	2 per cent.	\$316,687 00	4 per cent.	\$1,720,563 87	5 per cent.
20,000 00	2½ “	30,000 00	4½ “	51,100 00	5½ “
40,000 00	3 “	320,524 00	4½ “	125,900 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$25,000 00
Assessed value of the same,	28,875 00
Number of loans which are of an amount not exceeding \$3,000 each,	515
Aggregate amount of the same,	715,356 67
Total number of loans upon real estate,	694
Amount of investments from which no income is received,	18,722 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	148,740 94
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$54,981 44 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 56,218 32 }	111,199 76
Number of accounts opened during the year ending Oct. 31, 1897,	1,045
Number of accounts closed during the year ending Oct. 31, 1897,	892
Total number of open accounts Oct. 31, 1897,	6,689
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,093 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	491,019 34
Number of same,	5,908
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	479,041 99
Number of same,	5,459
Date of examination by commissioner: January 28.	

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 37.

MARK F. BURNS, *President.*

AUGUSTUS W. STOVER, *Treasurer.*

JOHN H. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MARK F. BURNS,

GEORGE M. STARBIRD,

BENJAMIN F. STACEY,

GEORGE H. PENDERGAST,

GEORGE B. NEAL.

Open for business every business day, 9 A.M. to 2 P.M.; also Wednesdays and Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$550,500 00	Deposits,	\$6,147,355 47
Bank stock, as per schedule, .	694,600 00	Guaranty fund, .	300,000 00
Loans on bank stock,	13,600 00	Profit and loss account,	90,379 00
Railroad bonds, as per schedule, .	573,400 00		
Loans on railroad bonds,	850 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure,	33,200 00		
Loans on real estate,	2,317,925 00		
Loans on personal security,	2,047,485 00		
Deposits in banks, on interest, . .	221,431 83		
Cash on hand,	14,742 64		
	\$6,537,734 47		\$6,537,734 47

Cash on Deposit in Banks, amount in each:—

Fourth National Bank, Boston,	\$60,772 30
Manufacturers' National Bank, Boston,	68,769 83
Monument National Bank, Boston,	62,385 92
National Bank of the Republic, Boston,	29,503 78

Charlestown Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

23 shares Monument National Bank, Boston,	\$2,300 00
18 shares Monument National Bank, Boston,	1,800 00
60 shares Martha's Vineyard National Bank, Edgartown,	6,000 00
41 shares Central National Bank, Boston,	3,500 00

Loan on Railroad Bonds:—

\$1,000 Boston and Lowell R R.,	\$850 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$54,500 00	\$50,000 00
of Holyoke, Mass., 4s,	38,000	41,355 00	38,000 00
of Malden, Mass., 4s,	25,000	27,125 00	25,000 00
of Manchester, N. H., 5s,	50,000	58,500 00	50,000 00
of Medford, Mass., 4s,	50,000	53,900 00	50,000 00
of New Bedford, Mass., 4s,	66,000	70,620 00	66,000 00
of Newton, Mass., 4s,	64,000	68,535 00	64,000 00
Town of Lexington, Mass., 4s,	50,000	52,862 50	50,000 00
of Milton, Mass., 4s,	41,500	42,042 50	41,500 00
of Natick, Mass., 4s,	16,000	17,280 00	16,000 00
United States 4s,	100,000	128,000 00	100,000 00
	\$550,500	\$614,720 00	\$550,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Andover N'l B'k, Andover,	\$1,200	\$1,320 00	\$1,200 00
200	Atlas Nat'l Bank, Boston,	20,000	21,400 00	20,000 00
106	Blackstone N'l B'k, Boston,	10,600	9,010 00	10,600 00
42	Boston Nat'l Bank, Boston,	4,200	3,780 00	4,200 00
145	Boylston Nat'l Bank, Boston,	14,500	17,255 00	14,500 00
250	Bunker Hill N'l B'k, Boston,	25,000	48,750 00	25,000 00
500	Continental N'l B'k, Boston,	50,000	51,000 00	50,000 00
300	Eliot National Bank, Boston,	30,000	35,100 00	30,000 00
20	First National Bank, Boston,	2,000	4,500 00	2,000 00
150	First Ward N'l B'k, Boston,	15,000	19,051 00	14,800 00
105	Freeman's N'l B'k, Boston,	10,500	8,925 00	10,500 00
242	Globe Nat'l Bank, Boston,	24,200	20,328 00	23,300 00
304	Howard Nat'l B'k, Boston,	30,400	26,144 00	30,400 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	24,200 00
86	Market Nat'l Bank, Boston,	8,600	5,590 00	8,600 00
224	Metropolitan N'l B'k, Boston,	22,400	21,160 00	22,400 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
166	Monument Nat'l B'k, Boston, .	\$16,600	\$36,354 00	\$16,600 00
263	N'l B'k of Commerce, Boston, .	26,300	27,615 00	26,300 00
99	N'l B'k of No. America, Boston, .	9,900	9,207 00	9,900 00
200	N'l B'k of Redemption, Boston, .	20,000	22,800 00	20,000 00
342	N'l B'k of the Republic, Boston, .	34,200	47,880 00	34,200 00
326	National City Bank, Boston, .	32,600	21,842 00	32,100 00
370	N'l Hide & Leather B'k, Boston, .	37,000	38,850 00	37,000 00
27	Nat'l Market Bank, Brighton, .	2,700	2,700 00	2,700 00
267	Nat'l Revere Bank, Boston, .	26,700	21,360 00	26,700 00
156	Nat'l Webster B'k, Boston, .	15,600	15,912 00	15,600 00
140	North Nat'l B'k, Boston, .	14,000	12,880 00	14,000 00
69	Shawmut Nat'l B'k, Boston, .	6,900	7,659 00	6,900 00
500	Shoe & Leather N'l B'k, Boston, .	50,000	46,000 00	49,500 00
90	Suffolk National Bank, Boston, .	9,000	9,180 00	9,000 00
275	Tremont Nat'l B'k, Boston, .	27,500	19,250 00	27,500 00
150	Home Nat'l B'k, Brockton, .	15,000	26,250 00	15,000 00
26	Conway Nat'l Bank, Conway, .	2,600	2,600 00	2,600 00
75	Wachusett N'l B'k, Fitchburg, .	7,500	13,125 00	7,500 00
75	Railroad Nat'l B'k, Lowell, .	7,500	9,750 00	7,500 00
217	First Nat'l Bank, Lynn, .	21,700	27,125 00	21,700 00
67	Blue Hill Nat'l B'k, Milton, .	6,700	7,705 00	6,700 00
147	Newton Nat'l B'k, Newton, .	14,700	13,230 00	13,900 00
		\$698,300	\$757,587 00	\$694,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$12,000	\$12,300 00	\$11,700 00
Boston & Lowell R.R. 5s, . .	25,000	25,500 00	25,000 00
Boston & Maine R.R. 4½s, . .	100,000	119,750 00	100,000 00
Concord & Claremont R.R. 4½s, . .	25,000	27,250 00	25,000 00
Fitchburg R.R. 4s,	66,000	67,710 00	62,000 00
Fitchburg R.R. 5s,	200,000	214,925 00	200,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Upper Coos R.R. 4s,	50,000	50,000 00	49,700 00
Upper Coos R.R. 4½s,	75,000	81,750 00	75,000 00
	\$578,000	\$624,935 00	\$573,400 00

Charlestown Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$91,889 70	2 per cent.	\$577,500 00	4½ per cent.	\$489,750 00	5½ per cent.
129,542 13	2½ “	85,000 00	4¾ “	172,925 00	6 “
649,510 00	4 “	542,500 00	4½ “	13,900 00	6½ “
216,000 00	4½ “	1,632,775 00	5 “		

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	82,000 00
Assessed value of the same,	82,000 00
Net income received from same during year ending Oct. 31, 1897,	2,572 02
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	33,200 00
Assessed value of the same,	48,650 00
Number of loans which are of an amount not exceeding \$3,000 each, . . 639	
Aggregate amount of the same,	882,825 00
Total number of loans upon real estate,	868
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	303,282 06
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$113,047 90 } during the year ending Oct. 31, 1897, . . . { 2 per cent., *116,000 00 }	229,047 90
Number of accounts opened during the year ending Oct. 31, 1897,	1,956
Number of accounts closed during the year ending Oct. 31, 1897,	1,584
Total number of open accounts Oct. 31, 1897,	17,189
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	10,789 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	971,622 45
Number of same,	13,755
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	902,073 36
Number of same,	11,359
Date of examination by commissioner: May 10.	

* Estimated.

CHELSEA SAVINGS BANK—CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 113.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OTIS HINMAN,

EUGENE F. ENDICOTT,

ALONZO C. TENNEY,

JAMES GOULD,

GEORGE E. MORRILL.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$622,950 00	Deposits,	\$3,406,655 59
Loans on public funds,	1,550 00	Guaranty fund, . .	170,300 00
Bank stock, as per schedule, .	179,878 75	Interest account, .	24,368 28
Loans on bank stock,	6,665 00	Profit and loss account,	93,027 60
Railroad bonds, as per schedule, .	237,100 00		
Real estate (for banking purposes),	37,068 35		
Real estate by foreclosure, . . .	44,882 88		
Loans on real estate,	2,001,695 00		
Loans on personal security, . . .	360,350 00		
Loans to counties, cities or towns (notes),	93,500 00		
Deposits in banks, on interest, .	54,221 79		
Expense account,	4,606 42		
Premium account,	37,495 00		
Cash on hand,	12,388 28		
	<u>\$3,694,351 47</u>		<u>\$3,694,351 47</u>

Cash on Deposit in Banks, amount in each:—

Commercial National Bank, Boston,	\$34,191 04
First National Bank, Chelsea,	20,030 75

Loan on Public Funds:—

\$1,550 United States 4s,	\$1,550 00
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Loans on Bank Stock, amount on each:—

38 shares First National Bank, Chelsea,	\$3,000 00
40 shares Commercial National Bank, Boston,	2,500 00
6 shares First National Bank, Chelsea,	500 00
4 shares Fourth National Bank, Boston,	165 00
24 shares First National Bank, Bangor, Me.,	500 00

Chelsea Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$50,950	\$55,329 75	\$50,950 00
of Boston, Mass., 6s, . . .	29,000	32,915 00	29,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,300 00	2,000 00
of Canton, Ohio, 5s, . . .	8,000	8,360 00	8,000 00
of Chelsea, Mass., 4s, . . .	20,000	20,800 00	20,000 00
of Chicago, Ill., 3.65s, . . .	7,000	7,035 00	7,000 00
of Cleveland, Ohio, 4s, . . .	13,000	13,110 00	13,000 00
of Dayton, Ohio, 5s, . . .	19,000	19,320 00	19,000 00*
of East Saginaw, Mich., 5s, . . .	18,500	19,193 75	18,500 00
of Fall River, Mass., 6s, . . .	5,000	5,830 00	5,000 00
of Fort Wayne, Ind., 4½s, . . .	20,000	21,600 00	20,000 00
of Gardiner, Me., 4s, . . .	6,000	6,150 00	6,000 00
of Grand Rapids, Mich., 4s, . . .	13,000	13,450 00	13,000 00
of Keene, N. H., 4s, . . .	20,000	20,850 00	20,000 00
of Lawrence, Mass., 4s, . . .	25,000	27,000 00	25,000 00
of Lawrence, Mass., 6s, . . .	35,000	38,600 00	35,000 00
of Lewiston, Me., 4s, . . .	30,000	31,700 00	30,000 00
of Lewiston, Me., 5s, . . .	16,000	17,840 00	16,000 00
of Lowell, Mass., 4s, . . .	8,000	8,800 00	8,000 00
of Newton, Mass., 4s, . . .	65,000	69,475 00	65,000 00
of Peoria, Ill., 4½s, . . .	15,000	15,375 00	15,000 00
of Providence, R. I., 4½s, . . .	15,000	15,262 50	15,000 00
of Saginaw, Mich., 4s, . . .	25,000	25,812 50	25,000 00
of Taunton, Mass., 4s, . . .	25,000	27,000 00	25,000 00
of Wallingford, Conn., 4s, . . .	17,000	17,340 00	17,000 00
of Waltham, Mass., 4s, . . .	22,000	23,560 00	22,000 00
of Worcester, Mass., 4½s, . . .	20,000	22,200 00	20,000 00
Town of Brookline, Mass., 5s, . . .	5,000	5,200 00	5,000 00
of Canton, Mass., 4s, . . .	8,000	8,435 00	8,000 00
of Danvers, Mass., 5s, . . .	2,000	2,200 00	2,000 00
of Marblehead, Mass., 4s, . . .	10,000	10,160 00	10,000 00
of Norwalk, Conn., 4s, . . .	31,000	31,000 00	31,000 00
of Winthrop, Mass., 5s, . . .	11,000	11,990 00	11,000 00
State of New Hampshire 6s, . . .	6,500	7,187 50	6,500 00
	\$622,950	\$662,381 00	\$622,950 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, . .	\$4,000	\$4,200 00	\$4,000 00
216	Atlas National Bank, Boston, . .	21,600	23,112 00	21,600 00
20	Boston Nat'l Bank, Boston, . .	2,000	1,800 00	2,000 00
31	Boylston Nat'l Bank, Boston, . .	3,100	3,689 00	3,100 00

Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Central Nat'l Bank, Boston, .	\$8,500	\$9,095 00	\$8,500 00
50	Commercial N'l Bank, Boston, .	5,000	3,950 00	5,000 00
65	Continental N'l Bank, Boston, .	6,500	6,630 00	6,478 75
226	Eliot National Bank, Boston, .	22,600	26,442 00	22,600 00
38	Everett Nat'l Bank, Boston, .	3,800	3,382 00	3,800 00
19	First National Bank, Boston, .	1,900	4,275 00	1,900 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
40	Hamilton Nat'l Bank, Boston, .	4,000	4,040 00	4,000 00
36	Howard National Bank, Boston, .	3,600	3,096 00	3,600 00
6	Market National Bank, Boston, .	600	390 00	600 00
70	Massachusetts N'l B'k, Boston, .	7,000	5,320 00	7,000 00
97	Merchants' Nat'l Bank, Boston, .	9,700	14,647 00	9,700 00
52	N'l B'k of Commerce, Boston, .	5,200	5,460 00	5,200 00
15	N'l B'k of No. America, Boston, .	1,500	1,395 00	1,500 00
63	N'l B'k of Redemption, Boston, .	6,300	7,182 00	6,300 00
130	N'l B'k of the Republic, Boston, .	13,000	18,200 00	13,000 00
43	National City Bank, Boston, .	4,300	2,881 00	4,300 00
20	National Eagle Bank, Boston, .	2,000	1,500 00	2,000 00
18	Nat'l Exchange Bank, Boston, .	1,800	2,286 00	1,800 00
42	Nat'l Webster Bank, Boston, .	4,200	4,284 00	4,200 00
15	North National Bank, Boston, .	1,500	1,380 00	1,500 00
47	Shawmut Nat'l Bank, Boston, .	4,700	5,217 00	4,700 00
83	State National Bank, Boston, .	8,300	8,964 00	8,300 00
17	Suffolk National Bank, Boston, .	1,700	1,734 00	1,700 00
50	Third National Bank, Boston, .	5,000	4,500 00	5,000 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,050 00	1,500 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,850 00	4,500 00
5	Nat'l Exchange Bank, Salem, .	500	450 00	500 00
20	First N'l Bank, So. Weymouth, .	2,000	2,240 00	2,000 00
		\$179,900	\$195,891 00	\$179,878 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$26,500 00	\$25,000 00
Boston & Maine R.R. 4½s, . . .	20,000	23,950 00	20,000 00
Boston & Providence R.R. 4s, . . .	45,000	47,700 00	45,000 00
Fitchburg R.R. 4s,	35,000	35,715 00	35,000 00
Fitchburg R.R. 5s,	62,000	65,487 50	62,000 00
Maine Central R.R. 7s,	100	102 00	100 00
Old Colony R.R. 4s,	40,000	42,537 50	40,000 00
Salem & Lowell R.R. 6s,	10,000	10,200 00	10,000 00
	\$237,100	\$252,192 00	\$237,100 00

Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,221 79	2½ per cent.	\$50,000 00	4¼ per cent.	\$421,950 00	5½ per cent.
25,000 00	3½ “	89,600 00	4½ “	826,985 00	6 “
262,500 00	4 “	787,725 00	5 “		

Amount invested in real estate for banking purposes,	\$37,068 35
Estimated value of the same,	44,000 00
Assessed value of the same,	32,850 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	44,882 88
Assessed value of the same,	48,050 00
Net income received from same during year ending Oct. 31, 1897, . . .	274 98
Number of loans which are of an amount not exceeding \$3,000 each, 837	
Aggregate amount of the same,	1,190,245 00
Total number of loans upon real estate,	971
Amount of investments from which no income is received,	13,075 63
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	170,795 83
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$59,693 87 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 62,442 50 }	122,136 37
Number of accounts opened during the year ending Oct. 31, 1897, . . .	2,124
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,457
Total number of open accounts Oct. 31, 1897,	14,642
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	9,057 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	827,584 08
Number of same,	19,739
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	683,748 14
Number of same,	13,461
Date of examination by commissioner: March 4.	

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 59.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. WOOD,
J. A. CARTER,

JAMES L. PEASE,
GEORGE A. EDGERTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$84,000 00	Deposits,	\$945,827 83
Bank stock, as per schedule, .	22,600 00	Guaranty fund, .	45,350 00
Loans on bank stock,	1,500 00	Profit and loss account,	15,662 19
Railroad bonds, as per schedule, .	27,000 00		
Loans on railroad stock,	180 00		
Loans on real estate,	633,234 00		
Loans on personal security, . . .	91,500 00		
Loans to counties, cities or towns (notes),	58,250 00		
Deposits in banks, on interest, .	75,550 00		
Deposits in banks, not on interest, .	3,600 08		
Cash on hand,	8,125 99		
	<u>\$1,006,840 07</u>		<u>\$1,006,840 07</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Chicopee,	\$3,600 08
City National Bank, Holyoke,	15,000 00
Hampshire County National Bank, Northampton,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
City National Bank, Springfield,	19,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	10,000 00
Hampden Loan & Trust Company, Springfield,	6,550 00

Chicopee Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

20 shares Third National Bank, Springfield,	\$1,000 00
5 shares Chapin National Bank, Springfield,	500 00*

Loan on Railroad Stock:—

4 shares Boston & Albany R.R.,	\$150 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$5,000	\$5,100 00	\$5,000 00
of Altoona, Pa., 4s,	10,000	10,500 00	10,000 00
of Chicopee, Mass., 4s,	19,000	19,760 00	19,000 00
of Lynn, Mass., 4s,	10,000	10,500 00	10,000 00
of Milwaukee, Wis., 5s,	6,000	6,600 00	6,000 00
of Minneapolis, Minn., 4½s,	10,000	11,000 00	10,000 00
of Portland, Me., 6s,	5,000	5,500 00	5,000 00
of Providence, R. I., 4s,	10,000	10,500 00	10,000 00
Town of Rockport, Mass., 4s,	9,000	9,180 00	9,000 00
	\$84,000	\$88,640 00	\$84,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,100 00	\$1,000 00
100	First National Bank, Chicopee,	10,000	14,000 00	10,000 00
50	City Nat'l Bank, Springfield, . .	5,000	6,250 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
		\$22,600	\$29,270 00	\$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$10,000	\$10,400 00	\$10,000 00
Boston & Lowell R.R. 4s,	4,000	4,080 00	4,000 00
Boston Terminal Company 3½s,	10,000	10,200 00	10,000 00
Maine Central R.R. 5s,	3,000	3,300 00	3,000 00
	\$27,000	\$27,980 00	\$27,000 00

* This loan, in excess of the legal limit, has since been corrected.

Chicopee Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,550 00	3 per cent.	\$2,000 00	4½ per cent.	\$565,919 00	5 per cent.
10,000 00	3½ “	149,495 00	4½ “	850 00	6 “
104,700 00	4 “	16,000 00	4¾ “		

Number of loans which are of an amount not exceeding \$3,000 each, 283
 Aggregate amount of the same, \$306,154 00
 Total number of loans upon real estate, 307
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 45,748 99
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$17,995 83 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 18,049 40 } 36,045 23
 Number of accounts opened during the year ending Oct. 31, 1897, . . 291
 Number of accounts closed during the year ending Oct. 31, 1897, . . 267
 Total number of open accounts Oct. 31, 1897, 2,266
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 3,201 17
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 156,037 93
 Number of same, 2,320
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 171,771 58
 Number of same, 2,163
 Date of examination by commissioner: July 26.

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 32.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. SMITH NEWELL,
JAMES E. TAYLOR,

JAMES FLINT,
GEORGE M. MORTON.

Open for business every business day, 9 A.M. to 3 P.M.; also Monday, Thursday
and Saturday, from 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$30,125 00	Deposits,	\$438,341 09
Loans on real estate,	281,005 00	Guaranty fund, . .	10,438 94
Loans on personal security, .	79,481 00	Interest account, .	1,325 64
Deposits in banks, on interest, .	63,916 59	Profit and loss ac-	
Deposits in banks, not on interest,	6,598 01	count,	14,820 45
Expense account,	101 34		
Furniture and fixtures account, .	3,255 00		
Cash on hand,	444 18		
	\$464,926 12		\$464,926 12

Cash on Deposit in Banks, amount in each :—

Chicopee National Bank, Springfield,	\$21,598 01
City National Bank, Springfield,	11,228 35
Pynchon National Bank, Springfield,	11,406 90
Springfield National Bank, Springfield,	11,356 56
Springfield Safe Deposit and Trust Company, Springfield,	14,924 78

Chicopee Falls Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Chicopee,	\$1,000	\$1,400 00	\$1,000 00
10	First N'l Bank, Easthampton, .	1,000	1,485 00	1,485 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
20	Hadley Falls N'l B'k, Holyoke, .	2,000	3,200 00	3,410 00
50	Home National Bank, Holyoke, .	5,000	5,500 00	5,000 00
13	Palmer Nat'l Bank, Palmer, . .	1,300	1,300 00	1,300 00
6	Agawam N'l Bank, Springfield, .	600	600 00	600 00
40	Chapin N'l Bank, Springfield, .	4,000	4,930 00	4,930 00
25	Chicopee N'l Bank, Springfield, .	2,500	4,125 00	2,500 00
50	City Nat'l Bank, Springfield, . .	5,000	6,500 00	5,000 00
20	First Nat'l Bank, Springfield, . .	2,000	3,000 00	3,300 00
		\$26,000	\$33,640 00	\$30,125 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63,916 59	4 per cent.	\$355,486 00	5 per cent.	\$5,000 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 209
 Aggregate amount of the same, \$252,436 00
 Total number of loans upon real estate, 180
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 22,054 69
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$7,881 27 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 7,964 06 } 15,845 33
 Number of accounts opened during the year ending Oct. 31, 1897, . 360
 Number of accounts closed during the year ending Oct. 31, 1897, . 280
 Total number of open accounts Oct. 31, 1897, 1,595
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 1,871 97
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 116,492 03
 Number of same, 2,439
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 102,421 88
 Number of same, 1,693
 Date of examination by commissioner: July 26.

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 56.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

GEORGE H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN C. MILNE,

WILLIAM F. THOMAS,

M. G. B. SWIFT,

SAMUEL W. HATHAWAY,

HENRY H. EARL.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$176,900 00	Deposits,	\$3,715,466 49
Bank stock, as per schedule, .	323,640 00	Guaranty fund,	171,906 04
Railroad bonds, as per schedule, .	153,000 00	Discount,	156,465 80
Real estate by foreclosure, . . .	3,783 34	Suspense account,	16,427 89
Loans on real estate,	2,396,120 50		
Loans on personal security, . . .	871,760 00		
Loans to counties, cities or towns (notes),	16,666 48		
Deposits in banks, on interest, . .	90,889 11		
Deposits in banks, not on interest, .	16,101 00		
Expense account,	2,571 65		
Cash on hand,	3,834 14		
	\$4,060,266 22		\$4,060,266 22

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$14,038 49
National Bank of Redemption, Boston,	32,678 37
National Bank of the Republic, Boston,	16,763 32
Washington National Bank, Boston,	27,408 93
Pocasset National Bank, Fall River,	16,101 00

Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s, . . .	\$500	\$685 00	\$500 00
of Chicago, Ill., 4s, . . .	25,000	26,250 00	25,000 00
of Fort Wayne, Ind., 6s, . . .	2,000	2,100 00	2,000 00
of Indianapolis, Ind., 4s, . . .	20,000	21,000 00	20,000 00
of Kansas City, Mo., 4½s, . . .	50,000	54,500 00	50,000 00
of Milwaukee, Wis., 5s, . . .	29,000	31,640 00	29,000 00
of Somerville, Mass., 4½s, . . .	5,000	5,200 00	5,000 00
of Waterbury, Conn., 4s, . . .	10,500	11,050 00	10,500 00
United States 4s,	34,900	44,323 00	34,900 00
	\$176,900	\$196,748 00	\$176,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston National Bank, Boston,	\$1,400	\$1,260 00	\$1,400 00
6	Continental N'l Bank, Boston,	600	612 00	600 00
93	Eliot National Bank, Boston, .	9,300	10,881 00	9,300 00
250	First National Bank, Boston, .	25,000	55,250 00	25,000 00
140	Howard National Bank, Boston,	14,000	12,040 00	14,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,550 00	5,000 00
77	N'l B'k of Commerce, Boston, .	7,700	8,085 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	14,592 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,500 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	23,400 00	22,500 00
281	National Revere Bank, Boston,	28,100	22,480 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	3,885 00	3,500 00
51	State National Bank, Boston, .	5,100	5,508 00	5,100 00
49	Suffolk National Bank, Boston,	4,900	4,998 00	4,900 00
102	Washington N'l Bank, Boston,	10,200	10,098 00	10,200 00
174	Fall River N'l B'k, Fall River,	17,400	18,270 00	16,012 50
149	Massasoit N'l B'k, Fall River, .	14,900	22,350 00	14,900 00
300	Metacomet N'l B'k, Fall River,	30,000	37,500 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,550 00	11,000 00
800	Pocasset N'l Bank, Fall River,	80,000	112,000 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	27,000 00	18,000 00
13	Railroad Nat'l Bank, Lowell, .	1,300	1,690 00	1,127 50
		\$325,200	\$414,499 00	\$323,640 00

Citizens' Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$20,000	\$23,800 00	\$20,000 00
Boston, Winthrop & Shore R.R. 5s,	7,000	7,420 00	7,000 00
Concord & Montreal R.R. 4s,	20,000	20,800 00	20,000 00
Fitchburg R.R. 5s,	1,000	1,090 00	1,000 00
Maine Central R.R. 4½s,	26,000	28,340 00	26,000 00
Maine Central R.R. 5s,	2,000	2,280 00	2,000 00
Maine Central R.R. 6s,	500	530 00	500 00
Maine Central R.R. 7s,	6,500	8,610 00	6,500 00
Old Colony R.R. 4s,	25,000	26,250 00	25,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,300 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	18,450 00	15,000 00
Troy & Boston R.R. 7s,	5,000	7,500 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,000 00	25,000 00
	\$158,000	\$176,370 00	\$158,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$90,889 11	2 per cent.	\$400,700 00	4½ per cent.	\$825,459 50	5½ per cent.
397,596 48	4 “	10,000 00	4¾ “	77,475 00	6 “
172,000 00	4½ “	1,401,316 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,783 34
Assessed value of the same,	2,950 00
Net income received from same during year ending Oct. 31, 1897,	11 40
Number of loans which are of an amount not exceeding \$3,000 each, 423	
Aggregate amount of the same,	602,482 00
Total number of loans upon real estate,	593
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	196,241 92
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend } 2½ per cent., \$79,040 41 }	158,938 81
during the year ending Oct. 31, 1897, . . . } 2½ per cent., 79,898 40 }	
Number of accounts opened during the year ending Oct. 31, 1897,	1,430
Number of accounts closed during the year ending Oct. 31, 1897,	1,241
Total number of open accounts Oct. 31, 1897,	6,247

Citizens' Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$11,837 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	546,980 30
Number of same,	5,104
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	586,940 97
Number of same,	5,613
Date of examination by commissioner: July 1.	

CITY SAVINGS BANK — PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 31.

FRANCIS W. ROCKWELL, *President.*

HIRAM B. WELLINGTON, *Treasurer.*

BENJAMIN M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY R. PEIRSON,

WM. M. MERCER,

JACOB GIMLICH,

ARTHUR A. MILLS,

HIRAM B. WELLINGTON.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$16,300 00	Deposits,	\$329,059 78
Bank stock, as per schedule, .	6,228 00	Guaranty fund, . . .	1,953 06
Loans on bank stock,	2,200 00	Interest account, . . .	844 72
Railroad bonds, as per schedule, .	41,000 00		
Loans on real estate,	226,322 00		
Loans on personal security, . . .	21,250 00		
Loans to counties, cities or towns (notes),	2,600 00		
Loans on depositors' books, . . .	62 00		
Deposits in banks, on interest, . .	5,560 45		
Deposits in banks, not on interest, .	3,524 91		
Expense account,	925 06		
Premium account,	3,934 00		
Unpaid interest,	136 82		
Furniture,	811 76		
Cash on hand,	1,002 56		
	<u>\$331,857 56</u>		<u>\$331,857 56</u>

Cash on Deposit in Banks, amount in each: —

Agricultural National Bank, Pittsfield,	\$827 13
Pittsfield National Bank, Pittsfield,	1,377 23
Third National Bank, Pittsfield,	820 55
Berkshire Loan and Trust Company, Pittsfield,	6,060 45

Loan on Bank Stock: —

22 shares Berkshire Loan and Trust Company, Pittsfield,	\$2,200 00
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City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s, . . .	\$5,000	\$5,450 00	\$5,000 00
of Stoughton, Mass., 4s, . . .	6,000	6,450 00	6,000 00
United States 4s,	300	381 00	300 00
United States 5s,	5,000	5,768 00	5,000 00
	\$16,300	\$18,049 00	\$16,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Berkshire N'l B'k, No. Adams,	\$1,000	\$1,130 00	\$1,075 00
5	Agricultural N'l B'k, Pittsfield,	500	1,325 00	1,300 00
19	First Nat'l Bank, Springfield,	1,900	2,280 00	2,318 00
10	Housatonic N'l B'k, Stockb'dge,	1,000	1,600 00	1,535 00
		\$4,400	\$6,335 00	\$6,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$5,000	\$5,312 00	\$5,000 00
Boston & Maine R.R. 4½s, . . .	5,000	5,995 00	5,000 00
Concord & Montreal R.R. 4s, . . .	4,000	4,180 00	4,000 00
Dexter & Newport R.R. 4s, . . .	5,000	5,209 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,333 00	5,000 00
Old Colony R.R. 4s,	5,000	5,305 00	5,000 00
Penobscot Shore Line R.R. 4s, . . .	7,000	7,268 00	7,000 00
	\$41,000	\$43,752 00	\$41,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,560 45	2 per cent.	\$2,600 00	4 per cent.	\$22,118 00	6 per cent.
15,000 00	3½ " "	212,716 00	5 " "		

City Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	110	
Aggregate amount of the same,		\$152,208 00
Total number of loans upon real estate,	119	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		13,806 63
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$5,266 08	10,861 05
during the year ending Oct. 31, 1897, . . . { 2 per cent.,	5,594 97	
Number of accounts opened during the year ending Oct. 31, 1897,	328	
Number of accounts closed during the year ending Oct. 31, 1897,	215	
Total number of open accounts Oct. 31, 1897,	1,086	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		1,235 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		117,089 73
Number of same,	1,325	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		78,122 66
Number of same,	848	
Date of examination by commissioner: September 20.		

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of incorporators, 64.

JOHN E. GALE, *President.*

GEORGE W. NOYES, *Treasurer.*

GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. P. GARDNER,

IRA O. SAWYER,

SAMUEL W. HOPKINSON,

PHILIP C. SWETT,

JOHN E. GALE.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$222,400 00	Deposits,	\$1,575,691 39
Loans on public funds,	10,000 00	Guaranty fund, . .	77,500 00
Bank stock, as per schedule, .	41,600 00	Interest account, . .	25,733 58
Loans on bank stock,	22,290 00	Profit and loss ac-	
Railroad bonds, as per schedule,	275,000 00	count,	14,104 23
Loans on railroad stock,	2,000 00	Suspense account, . .	10 09
Loans on real estate,	758,436 30		
Loans on personal security, . .	288,050 00		
Loans to counties, cities or towns			
(notes),	5,840 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	49,113 47		
Expense account,	2,448 60		
Taxes paid,	1,861 52		
Premium account,	12,221 71		
Cash on hand,	1,677 69		
	\$1,693,039 29		\$1,693,039 29

Cash on Deposit in Banks, amount in each:—

First National Bank, Haverhill,	\$34,113 47
Haverhill National Bank, Haverhill,	15,000 00

Loan on Public Funds:—

\$10,000 United States 4s,	\$10,000 00
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Loans on Bank Stock, amount on each:—

26 shares First National Bank, Haverhill,	\$2,500 00
90 shares Farmington National Bank, Farmington, N. H.,	7,500 00
100 shares Essex National Bank, Haverhill,	8,000 00

City Five Cents Savings Bank — Continued.

1 share First National Bank, Haverhill,	\$50 00
2 shares First National Bank, Haverhill,	200 00
5 shares First National Bank, Haverhill,	400 00
20 shares First National Bank, Haverhill,	640 00
11 shares First National Bank, Haverhill,	} 3,000 00
25 shares Beacon Trust Company, Boston,	

Loans on Railroad Stock, amount on each : —

6 shares Boston & Maine R.R.,	\$600 00
18 shares Boston & Maine R.R.,	1,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$2,000	\$2,010 00	\$2,000 00
of Brockton, Mass., 4s,	7,000	7,280 00	7,000 00
of Cleveland, Ohio, 4s,	5,000	5,100 00	5,000 00
of Fort Wayne, Ind., 6s,	3,000	3,120 00	3,000 00
of Haverhill, Mass., 4s,	51,000	53,147 00	51,000 00
of Indianapolis, Ind., 4s,	10,000	10,600 00	10,000 00
of Medford, Mass., 4s,	15,000	15,747 00	15,000 00
of Newton, Mass., 4s,	25,000	27,750 00	25,000 00
of Portsmouth, N. H., 4s,	10,000	10,600 00	10,000 00
of Waterbury, Conn., 4s,	25,000	25,262 00	25,000 00
of Youngstown, Ohio, 5s,	10,000	10,800 00	10,000 00
Town of Bradford, Mass., 4s,	22,400	22,946 00	22,400 00
of Plaistow, N. H., 4s,	2,000	2,045 00	2,000 00
United States 4s,	35,000	44,450 00	35,000 00
	\$222,400	\$240,857 00	\$222,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l Bank, Boston,	\$7,400	\$7,548 00	\$7,400 00
30	Massachusetts N'l B'k, Boston,	3,000	2,280 00	3,000 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,775 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	945 00	900 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,050 00	1,500 00
211	First National Bank, Haverhill,	21,100	27,430 00	21,100 00
35	Haverhill N'l Bank, Haverhill,	3,500	5,075 00	3,500 00
17	Merrimac N'l Bank, Haverhill,	1,700	2,635 00	1,700 00
		\$41,600	\$50,738 00	\$41,600 00

City Five Cents Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s.	\$50,000	\$53,500 00	\$50,000 00
Boston & Maine R.R. 4½s.	10,000	12,000 00	10,000 00
Boston Terminal Company 3½s.	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s.	25,000	26,125 00	25,000 00
Fitchburg R.R. 4s.	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s.	35,000	37,980 00	35,000 00
Maine Central R.R. 4s.	15,000	15,450 00	15,000 00
Maine Central R.R. 7s.	10,000	13,550 00	10,000 00
Old Colony R.R. 4s.	40,000	42,550 00	40,000 00
St. Johnsbury & Lake Champlain R.R. 5s.	10,000	12,500 00	10,000 00
Upper Coos R.R. 4s.	15,000	15,300 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s.	10,900	10,425 00	10,000 00
	\$275,000	\$296,480 00	\$275,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,113 47	2½ per cent.	\$52,000 00	4½ per cent.	\$25,400 00	5½ per cent.
15,000 00	3 " "	69,250 00	4½ " "	71,925 00	6 " "
157,340 00	4 " "	710,801 30	5 " "		

Number of loans which are of an amount not exceeding \$3,000 each, 275
 Aggregate amount of the same, \$384,830 00
 Total number of loans upon real estate, 312
 Amount of investments from which no income is received, 8,000 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 75,863 78
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$28,582 30 }
 during the year ending Oct. 31, 1897, { 2 per cent., 29,252 65 } 57,834 95
 Number of accounts opened during the year ending Oct. 31, 1897, 1,034
 Number of accounts closed during the year ending Oct. 31, 1897, . 768
 Total number of open accounts Oct. 31, 1897, 6,298
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 4,900 09
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 297,210 14
 Number of same, 5,673
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 268,213 68
 Number of same, 4,084
 Date of examination by commissioner: February 1.

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 34.

FRED A. BUTTRICK, *President.*

FRANK W. HURD, *Treasurer.*

FRANK W. HURD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ADDISON PUTNAM,

FRED A. BUTTRICK,

LEONARD HUNTRESS,

FRANK COBURN,

HENRY C. COOPER.

Open for business every business day, 9 A.M to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,135,000 00	Deposits,	\$6,472,330 12
Bank stock, as per schedule, .	714,069 75	Guaranty fund, . .	320,000 00
Loans on bank stock,	38,800 00	Interest account, .	102,219 82
Railroad bonds, as per schedule,	1,125,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	14,947 57	count,	188,555 70
Loans on real estate,	2,681,307 92		
Loans on personal security, . .	1,261,862 06		
Loans to counties, cities or towns			
(notes),	7,000 00		
Deposits in banks, on interest, .	69,318 28		
Suspense,	33,727 99		
Cash on hand,	2,072 07		
	\$7,083,105 64		\$7,083,105 64

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$1 35
Third National Bank, Boston,	661 59
Appleton National Bank, Lowell,	3,655 34
Pyncheon National Bank, Springfield,	65,000 00

Loans on Bank Stock, amount on each :—

38 shares Wamesit National Bank, Lowell,	\$3,800 00
6 shares Appleton National Bank, Lowell,	200 00
111 shares Pacific National Bank, Lawrence,	10,500 00
20 shares Lowell Trust Company, Lowell,	1,500 00

City Institution for Savings — Continued.

90 shares Old Lowell National Bank, Lowell,	\$9,000 00
20 shares Lowell Trust Company, Lowell,	} 2,100 00
5 shares Appleton National Bank, Lowell,	
30 shares Old Lowell National Bank, Lowell,	3,000 00
10 shares Massachusetts Loan and Trust Company, Boston,	700 00
10 shares Prescott National Bank, Lowell,	1,000 00
90 shares Pacific National Bank, Lawrence,	6,000 00
10 shares Railroad National Bank, Lowell,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$50,000	\$52,500 00	\$50,000 00
of Cleveland, Ohio, 4s,	52,000	52,850 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	61,500 00	60,000 00
of Fitchburg, Mass., 4s,	125,000	133,875 00	125,000 00
of Indianapolis, Ind., 4s,	100,000	106,500 00	100,000 00
of Lawrence, Mass., 4s,	100,000	108,000 00	100,000 00
of Lowell, Mass., 4s,	50,000	55,250 00	50,000 00
of Medford, Mass., 4s,	50,000	54,150 00	50,000 00
of Milwaukee, Wis., 5s,	150,000	170,475 00	150,000 00
of Saginaw, Mich., 4½s,	50,000	56,700 00	50,000 00
of Waterbury, Conn., 4s,	100,000	105,500 00	100,000 00
Town of Cranston, R. I., 4s,	74,000	78,070 00	74,000 00
of Leominster, Mass., 4s,	49,000	52,920 00	49,000 00
of Maynard, Mass., 4s,	15,000	16,050 00	15,000 00
United States 4s,	110,000	140,700 00	110,000 00
	\$1,135,000	\$1,245,040 00	\$1,135,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l B'k, Boston,	\$8,000	\$8,640 00	\$8,000 00
200	Atlas National Bank, Boston,	20,000	21,350 00	20,000 00
204	Blackstone Nat'l B'k, Boston,	20,400	17,340 00	20,400 00
210	Boston National Bank, Boston,	21,000	18,360 00	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	14,756 00	12,400 00
39	Bunker Hill N'l B'k, Boston,	3,900	7,614 75	3,900 00
138	Columbian Nat'l B'k, Boston,	13,800	11,523 00	13 800 00
146	Continental N'l B'k, Boston,	14,600	14,928 50	14,600 00
100	Eliot Nat'l Bank, Boston,	10,000	11,775 00	10,000 00
55	Everett Nat'l Bank, Boston,	5,500	4,895 00	5,494 75
200	First National Bank, Boston,	20,000	44,600 00	20,000 00
200	Globe Nat'l Bank, Boston,	20,000	16,800 00	20,000 00
100	Hamilton Nat'l B'k, Boston,	10,000	10,150 00	10,000 00

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
135	Howard Nat'l B'k, Boston, .	\$13,500	\$11,711 25	\$13,500 00
100	Market Nat'l B'k, Boston, .	10,000	6,500 00	10,000 00
125	Massachusetts Loan and Trust Co., Boston,	12,500	12,500 00	12,500 00
44	Merchants' N'l Bank, Boston, .	4,400	6,644 00	4,400 00
100	Metropolitan N'l B'k, Boston, .	10,000	9,000 00	10,000 00
150	N'l B'k of Commerce, Boston, .	15,000	15,787 50	15,000 00
100	National Bank of the Common- wealth, Boston,	10,000	14,200 00	10,000 00
250	N'l B'k of No. America, Boston, .	25,000	23,250 00	25,000 00
400	N'l B'k of Redemption, Boston, .	40,000	45,900 00	40,000 00
400	N'l B'k of the Republic, Boston, .	40,000	56,350 00	40,000 00
78	Nat'l City Bank, Boston, . .	7,800	5,304 00	7,800 00
30	National Eagle Bank, Boston, .	3,000	2,253 75	3,000 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,350 00	5,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	15,675 00	15,000 00
375	National Revere Bank, Boston, .	37,500	30,000 00	37,500 00
36	National Union Bank, Boston, .	3,600	4,689 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,105 00	7,000 00
65	New England N'l B'k, Boston, .	6,500	9,555 00	6,500 00
167	North Nat'l Bank, Boston, . .	16,700	15,489 25	16,700 00
40	Old Boston N'l B'k, Boston, . .	4,000	4,125 00	4,000 00
265	Second Nat'l Bank, Boston, . .	26,500	46,110 00	26,500 00
100	Shawmut Nat'l B'k, Boston, . .	10,000	11,200 00	10,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,600 00	4,500 00
108	State National Bank, Boston, . .	10,800	11,691 00	10,800 00
136	Suffolk Nat'l Bank, Boston, . .	13,600	13,872 00	13,600 00
400	Third National Bank, Boston, . .	40,000	36,000 00	40,000 00
118	Tremont Nat'l Bank, Boston, . .	11,800	8,274 75	11,800 00
39	Washington Nat'l B'k, Boston, .	3,900	3,880 50	3,900 00
25	Bay State N'l B'k, Lawrence, . .	1,875	3,125 00	1,875 00
610	Appleton Nat'l Bank, Lowell, . .	61,000	76,250 00	61,000 00
94	First Nat'l Bank, Lowell, . . .	9,400	14,006 00	9,400 00
75	Merchants' Nat'l B'k, Lowell, . .	7,500	10,725 00	7,500 00
11	Old Lowell N'l B'k, Lowell, . .	1,100	1,353 00	1,100 00
220	Prescott Nat'l Bank, Lowell, . .	22,000	29,920 00	22,000 00
73	Railroad Nat'l B'k, Lowell, . .	7,300	9,490 00	7,300 00
100	Wamesit Nat'l Bank, Lowell, . .	10,000	13,000 00	10,000 00
25	First N'l B'k, Marlborough, . .	2,500	2,500 00	2,500 00
42	Frammingham National Bank, South Frammingham,	4,200	4,830 00	4,200 00
		\$714,575	\$805,948 25	\$714,069 75

City Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$200,000	\$208,905 00	\$200,000 00
Concord & Montreal R.R. 4s, . . .	200,000	210,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	54,000 00	50,000 00
Fitchburg R.R. 5s,	100,000	105,750 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,000 00	50,000 00
Narraganset Pier R.R. 4s,	25,000	26,250 00	25,000 00
Norwich & Worcester R.R. 4s,	100,000	106,500 00	100,000 00
N. Y., N. H. & Hartford R.R. 4s,	50,000	54,250 00	50,000 00
Old Colony R.R. 4s,	200,000	216,000 00	200,000 00
Sullivan County R.R. 4s,	100,000	106,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,750 00	50,000 00
	\$1,125,000	\$1,192,405 00	\$1,125,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,318 28	2 per cent.	\$333,375 00	4½ per cent.	\$10,500 00	5½ per cent.
65,868 35	4 “	50,000 00	4¾ “	116,866 10	6 “
5,000 00	4¾ “	3,472,360 53	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$14,947 57
Assessed value of the same,	12,450 00
Net income received from same during year ending Oct. 31, 1897,	439 80
Number of loans which are of an amount not exceeding \$3,000 each,	533
Aggregate amount of the same,	710,935 27
Total number of loans upon real estate,	654
Amount of investments from which no income is received,	7,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	323,222 10
Times for the dividends fixed by the by-laws: second Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$123,665 41 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 124,196 59 }	247,862 00
Number of accounts opened during the year ending Oct. 31, 1897,	1,882
Number of accounts closed during the year ending Oct. 31, 1897,	1,797
Total number of open accounts Oct. 31, 1897,	16,121
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	14,540 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	802,616 11
Number of same,	12,555
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	981,419 75
Number of same,	18,614
Date of examination by commissioners: October 22.	

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 46.

CHARLES L. SWAN, *President.*

C. L. S. HAMMOND, *Treasurer.*

C. L. S. HAMMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES L. SWAN,

C. C. STONE,

LUCIUS FIELD,

JOHN E. THAYER,

GEORGE P. TAYLOR.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$63,500 00	Deposits,	\$1,890,106 65
Loans on public funds,	800 00	Guaranty fund, . .	67,000 00
Bank stock, as per schedule, .	82,875 00	Profit and loss ac-	
Loans on bank stock,	500 00	count,	1,681 14
Railroad bonds, as per schedule,	95,700 00		
Loans on railroad stock,	1,000 00		
Real estate by foreclosure, . .	2,500 00		
Loans on real estate,	849,559 41		
Loans on personal security,* . .	681,087 72		
Loans to counties, cities or towns			
(notes),	125,470 00		
Deposits in banks, on interest, .	8,512 62		
Deposits in banks, not on interest,	14,930 83		
Premium account,	10,000 00		
Oregon Short Line & Wabash			
R.R. bonds,†	17,794 00		
Cash on hand,	4,558 21		
	\$1,958,787 79		\$1,958,787 79

* Since reduced to within the legal limit.

† Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$8,512 62
First National Bank, Clinton,	14,930 83

Clinton Savings Bank — Continued.

Loan on Public Funds:—

\$1,000 United States 4s, \$800 00

Loan on Bank Stock:—

30 shares First National Bank, Clinton, \$500 00

Loan on Railroad Stock:—

8 shares Nashua & Lowell R.R., \$1,000 00*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$4,000	\$4,040 00	\$4,000 00
of Boston, Mass., 5s,	2,000	2,250 00	2,000 00
of Cambridge, Mass., 6s,	5,000	5,800 00	5,000 00
of Providence, R. I., 6s,	1,000	1,062 50	1,000 00
Town of Clinton, Mass., 4s,	51,500	54,492 50	51,500 00
	\$63,500	\$67,645 00	\$63,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,494 50	\$1,400 00
2	Boston National Bank, Boston,	200	180 00	200 00
20	Central National Bank, Boston,	2,000	2,140 00	2,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,388 00	1,600 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,150 00	5,000 00
20	Market National Bank, Boston,	2,000	1,300 00	2,000 00
30	Metropolitan N'l Bank, Boston,	3,000	2,700 00	3,000 00
44	N'l B'k of No. America, Boston,	4,400	4,092 00	4,400 00
5	National City Bank, Boston, .	500	340 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,045 00	1,000 00
70	Nat'l Webster Bank, Boston, .	7,000	7,105 00	7,000 00
338	First National Bank, Clinton, .	33,800	42,250 00	33,775 00
40	Fitchburg N'l Bank, Fitchburg,	4,000	6,000 00	6,000 00
50	First N'l Bank, New Bedford,	5,000	7,250 00	5,000 00
50	National Bank of Commerce, New Bedford,	5,000	2,750 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,000 00	5,000 00
		\$80,900	\$93,184 50	\$82,875 00

* This illegal loan has since been paid.

Clinton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,800 00	\$20,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,040 00	1,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,080 00	4,000 00
Boston Terminal Co. 3½s, . . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 4s,	6,000	6,120 00	6,000 00
Fitchburg R.R. 5s,	35,000	37,350 00	35,000 00
Maine Central R.R. 7s,	7,000	9,485 00	7,000 00
Old Colony R.R. 4s,	1,000	1,062 50	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	11,700 00
	\$94,000	\$102,637 50	\$95,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,512 62	2½ per cent.	\$154,513 75	4½ per cent.	\$425 00	5½ per cent.
321,800 00	4 " "	37,500 00	4¾ " "	127,046 00	6 " "
145,000 00	4¾ " "	868,052 38	5 " "	4,080 00	7 " "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,500 00
Assessed value of the same,	3,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 394	
Aggregate amount of the same,	442,268 38
Total number of loans upon real estate,	404
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	85,221 94
Times for the dividends fixed by the by-laws: second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$33,854 65 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 34,733 29 }	68,587 94
Number of accounts opened during the year ending Oct. 31, 1897, . . .	933
Number of accounts closed during the year ending Oct. 31, 1897, . . .	667
Total number of open accounts Oct. 31, 1897,	5,785
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	4,379 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	365,498 22
Number of same,	5,322
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	305,681 99
Number of same,	3,374
Date of examination by commissioner: February 8.	

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 42.

ABRAHAM H. TOWER, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MORGAN B. STETSON,

LOUIS N. LINCOLN,

CHARLES F. TILDEN,

ABRAHAM H. TOWER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,000 00	Deposits, . . .	\$633,605 33
Bank stock, as per schedule, .	50,900 00	Guaranty fund, .	26,140 00
Railroad bonds, as per schedule, .	23,000 00	Interest account, .	9,711 21
Real estate (for banking purposes),	250 00	Profit and loss account,	10,823 41
Real estate by foreclosure, . . .	30,462 11	Uncompleted loans, .	8,831 89
Loans on real estate,	424,515 15		
Loans on personal security, . . .	82,600 00		
Loans to counties, cities or towns (notes),	51,500 00		
Deposits in banks, on interest, .	13,380 36		
Expense account,	1,004 18		
Suspense account,	972 06		
Cash on hand,	1,527 98		
	<u>\$689,111 84</u>		<u>\$689,111 84</u>

Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston,	\$6,540 08
Hingham National Bank, Hingham,	8,840 28

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, .	\$9,000	\$9,780 00	\$9,000 00

Cohasset Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,225 00	\$3,000 00
13	Blackstone N'l Bank, Boston, .	1,300	1,105 00	1,300 00
45	Boston National Bank, Boston, .	4,500	4,056 00	4,500 00
20	Columbian Nat'l Bank, Boston, .	2,000	1,670 00	2,000 00
40	Continental Nat'l Bank, Boston, .	4,000	4,090 00	4,000 00
20	Everett National Bank, Boston, .	2,000	1,800 00	2,000 00
30	Market National Bank, Boston, .	3,000	1,995 00	3,000 00
23	Merchants' Nat'l Bank, Boston, .	2,300	3,496 00	2,300 00
22	N'l B'k of the Republic, Boston, .	2,200	3,099 25	2,200 00
43	National City Bank, Boston, .	4,300	2,849 00	4,300 00
18	National Eagle Bank, Boston, .	1,800	1,350 00	1,800 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,606 25	2,500 00
45	National Revere Bank, Boston, .	4,500	3,611 25	4,500 00
15	National Union Bank, Boston, .	1,500	1,886 25	1,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,012 50	1,000 00
12	North National Bank, Boston, .	1,200	1,113 00	1,200 00
32	Shawmut Nat'l Bank, Boston, .	3,200	3,556 00	3,200 00
38	State National Bank, Boston, .	3,800	4,113 50	3,800 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,269 00	1,800 00
10	Washington N'l Bank, Boston, .	1,000	950 00	1,000 00
		\$50,900	\$48,853 00	\$50,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$13,000	\$15,600 00	\$13,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
	\$23,000	\$26,500 00	\$23,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,540 08	2 per cent.	\$58,300 00	4½ per cent.	\$118,500 00	5½ per cent.
6,840 28	2½ "	22,000 00	4¾ "	121,015 15	6 "
46,500 00	4 "	165,300 00	5 "	3,000 00	6½ "
19,000 00	4¼ "	5,000 00	5¼ "		

Cohasset Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$250 00
Estimated value of the same,	250 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	30,462 11
Assessed value of the same,	32,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 157	
Aggregate amount of the same,	157,554 00
Total number of loans upon real estate,	197
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	32,152 13
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$13,113 90 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 12,040 57 }	25,154 47
Number of accounts opened during the year ending Oct. 31, 1897,	158
Number of accounts closed during the year ending Oct. 31, 1897,	117
Total number of open accounts Oct. 31, 1897,	1,431
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,596 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	77,127 59
Number of same,	842
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	68,514 49
Number of same,	891
Date of examination by commissioner: August 13.	

CONWAY SAVINGS BANK—CONWAY.

Incorporated March 10, 1887. Present number of corporators, 22.

JOHN B. PACKARD, *President.*

WILLIAM G. AVERY, *Treasurer.*

WILLIAM G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CARLOS BATCHELDER,

JOHN B. PACKARD,

ARTHUR P. DELABARRE,

HARRIS D. PEASE,

CHARLES B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$7,000 00	Deposits, . . .	\$179,304 61
Bank stock, as per schedule, .	5,000 00	Guaranty fund, .	3,140 36
Loans on bank stock, . . .	7,700 00	Profit and loss account, . . .	929 46
Railroad bonds, as per schedule, .	5,000 00		
Loans on real estate, . . .	115,125 00		
Loans on personal security, .	14,855 00		
Loans to counties, cities or towns (notes), . . .	3,500 00		
Deposits in banks, on interest, .	22,844 43		
Cash on hand,	2,350 00		
	\$183,374 43		\$183,374 43

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	\$5,000 00
Conway National Bank, Conway,	7,844 43
City National Bank, Holyoke,	5,000 00
Pynchon National Bank, Springfield,	5,000 00

Loans on Bank Stock, amount on each:—

40 shares Agawam National Bank, Springfield,	\$3,200 00
10 shares City National Bank, Holyoke,	800 00
3 shares Conway National Bank, Conway,	200 00
5 shares Northampton National Bank, Northampton,	500 00
30 shares Park National Bank, Holyoke,	3,000 00

Conway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$1,000	\$1,115 00	\$1,000 00
of Fitchburg, Mass., 6s, . . .	1,000	1,160 00	1,000 00
of Holyoke, Mass., 4s, . . .	2,000	2,140 00	2,000 00
of Milwaukee, Wis., 5s, . . .	1,000	1,150 00	1,000 00
of Springfield, Ohio, 4½s, . . .	1,000	1,080 00	1,000 00
of Worcester, Mass., 5s, . . .	1,000	1,115 00	1,000 00
	\$7,000	\$7,760 00	\$7,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway, .	\$3,000	\$3,000 00	\$3,000 00
10	City National Bank, Holyoke, .	1,000	1,000 00	1,000 00
10	Adams N'l B'k, North Adams, .	1,000	1,150 00	1,000 00
		\$5,000	\$5,150 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$1,000	\$1,055 00	\$1,000 00
Connecticut River R.R. 4s, . . .	1,000	1,080 00	1,000 00
Fitchburg R.R. 5s,	1,000	1,030 00	1,000 00
Old Colony R.R. 4s,	1,000	1,070 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s, .	1,000	1,070 00	1,000 00
	\$5,000	\$5,305 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,844 43	4 per cent.	\$132,560 00	5 per cent.	\$6,620 00	6 per cent.

Conway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	103	
Aggregate amount of the same,		\$98,175 00
Total number of loans upon real estate,	93	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		8,309 01
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$3,280 88 }		6,627 16
during the year ending Oct. 31, 1897, . . . { 2 per cent., 3,346 28 }		
Number of accounts opened during the year ending Oct. 31, 1897,	90	
Number of accounts closed during the year ending Oct. 31, 1897,	68	
Total number of open accounts Oct. 31, 1897,	664	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		645 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		27,884 74
Number of same,	396	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		24,308 65
Number of same,	343	
Date of examination by commissioner: June 11.		

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 55.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN H. CUNNINGHAM,

ALBERT D. BOSSON,

MILTON RAY,

JOHN MULLOY,

GEORGE W. MOSES,

WILLIAM S. HIXON.

Open for business every business day, 8 A.M. to 1 P.M.; also Mondays, Wednesdays
and Thursdays, 5 to 8 P.M.; Saturdays, 5 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,600 00	Deposits,	\$415,447 11
Bank stock, as per schedule, .	17,900 00	Guaranty fund, .	8,000 00
Loans on bank stock, . . .	1,050 00	Interest account, .	1,115 72
Railroad bonds, as per schedule,	36,000 00	Profit and loss ac-	
Loans on real estate,	287,325 00	count,	6,231 17
Loans on personal security, .	41,400 00		
Deposits in banks, on interest, .	24,441 72		
Deposits in banks, not on interest,	27 79		
Expense account,	137 58		
Premium account,	940 00		
Cash on hand,	971 91		
	<hr/> \$430,794 00		<hr/> \$430,794 00

Cash on Deposit in Banks, amount in each :—

First Ward National Bank, Boston,	\$8,874 23
Winthrop National Bank, Boston,	27 79
Winnisimmet National Bank, Chelsea,	15,567 49

Loans on Bank Stock, amount on each :—

10 shares Winnisimmet National Bank, Chelsea,	\$750 00
10 shares Baxter National Bank, Rutland, Vt.,	300 00

County Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$1,000	\$1,005 00	\$1,000 00
of Brockton, Mass., 4s, . .	4,000	4,300 00	4,000 00
of Cleveland, Ohio, 4s, . .	3,000	3,000 00	3,000 00
of Haverhill, Mass., 4s, . .	1,000	1,005 00	1,000 00
of Indianapolis, Ind., 4s, . .	4,000	4,000 00	4,000 00
of Milwaukee, Wis., 5s, . .	3,000	3,250 00	3,000 00
of Springfield, Ohio, 6s, . .	3,100	3,347 62	3,100 00
Town of Ashland, Mass., 4s, . .	700	703 50	700 00
of South Wayne, Ind., 6s, . .	800	1,008 00	800 00
	\$20,600	\$21,619 12	\$20,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlantic Nat'l Bank, Boston, .	\$500	\$540 00	\$500 00
5	Blackstone Nat'l B'k, Boston, .	500	425 00	500 00
11	Columbian Nat'l Bank, Boston, .	1,100	913 00	1,100 00
25	First Ward N'l Bank, Boston, .	2,500	3,250 00	2,500 00
4	Freeman's Nat'l Bank, Boston, .	400	340 00	400 00
10	Howard Nat'l Bank, Boston, .	1,000	860 00	1,000 00
3*	N'l B'k of No. America, Boston, .	300	279 00	300 00
1	National City Bank, Boston, .	100	67 00	100 00
6	National Eagle Bank, Boston, .	600	450 00	600 00
15	N'l Hide & Leather B'k, Boston, .	1,500	1,575 00	1,500 00
5	National Revere Bank, Boston, .	500	400 00	500 00
10	Old Boston N'l Bank, Boston, .	1,000	1,030 00	1,000 00
20	Third National Bank, Boston, .	2,000	1,800 00	2,000 00
10	Washington N'l Bank, Boston, .	1,000	990 00	1,000 00
10	First National Bank, Chelsea, .	1,000	1,000 00	1,000 00
15	Winnisimmet N'l B'k, Chelsea, .	1,500	1,500 00	1,500 00
6	Dedham Nat'l Bank, Dedham, .	600	630 00	600 00
5	First N'l Bank, Newburyport, .	500	650 00	500 00
10	So. Danvers N'l B'k, Peabody, .	1,000	1,160 00	1,000 00
3	Mechanics' N'l B'k, Worcester, .	300	255 00	300 00
		\$17,900	\$18,114 00	\$17,900 00

County Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s,	\$5,000	\$5,200 00	\$5,000 00
Cheshire R.R. 6s,	3,000	3,045 00	3,000 00
Concord & Montreal R.R. 4s,	6,000	6,240 00	6,000 00
Fitchburg R.R. 4s,	5,000	5,212 50	5,000 00
Maine Central R.R. 4s,	1,000	1,030 00	1,000 00
Maine Central R.R. 4½s,	500	545 00	500 00
Maine Central R.R. 5s,	500	570 00	500 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,425 00	5,000 00
Old Colony R.R. 4s,	5,000	5,287 50	5,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
	\$36,000	\$37,555 00	\$36,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,874 23	2 per cent.	\$24,250 00	5 per cent.	\$290,325 00	6 per cent.
15,567 49	2½ “	15,200 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, 211
 Aggregate amount of the same, \$253,025 00
 Total number of loans upon real estate, 212
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 21,127 77
 Times for the dividends fixed by the by-laws: third Saturday in April
 and October.
 Rate and amount of each semi-annual dividend { 2 per cent., \$6,792 13 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 7,549 67 } 14,341 80
 Number of accounts opened during the year ending Oct. 31, 1897, . 264
 Number of accounts closed during the year ending Oct. 31, 1897, . 177
 Total number of open accounts Oct. 31, 1897, 1,807
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 3,252 75
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 141,278 59
 Number of same, 2,922
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 107,081 16
 Number of same, 2,077
 Date of examination by commissioner: March 15.

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 31.

G. L. RIST, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

G. L. RIST,

JAMES A. GUNN,

E. L. GODDARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	\$87,000 00	Deposits,	\$912,139 84
Bank stock, as per schedule,	25,500 00	Guaranty fund,	31,500 00
Loans on bank stock,	6,900 00	Profit and loss account,	6,484 78
Railroad bonds, as per schedule,	115,500 00		
Real estate (for banking purposes),	31,000 00		
Loans on real estate,	418,807 70		
Loans on personal security,	217,305 00		
Loans to counties, cities or towns (notes),	13,800 00		
Deposits in banks, on interest,	24,500 00		
Deposits in banks, not on interest,	5,007 08		
Real estate,	200 00		
Premium account,	2,925 00		
Cash on hand,	1,679 84		
	\$950,124 62		\$950,124 62

Cash on Deposit in Banks, amount in each:—

Crocker National Bank, Turner's Falls,	\$19,507 08
Packard National Bank, Greenfield,	10,000 00

Loans on Bank Stock, amount on each:—

36 shares Crocker National Bank, Turner's Falls,	\$2,500 00
5 shares Crocker National Bank, Turner's Falls,	400 00
40 shares Packard National Bank, Greenfield,	4,000 00

Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,462 00	\$5,000 00
of Boston, Mass., 5s,	4,000	4,520 00	4,000 00
of Cambridge, Mass., 4s,	20,000	21,400 00	20,000 00
of Cleveland, Ohio, 5s,	6,000	6,320 00	6,000 00
of East Saginaw, Mich., 5s,	3,000	3,150 00	3,000 00
of Fort Wayne, Ind., 4½s,	4,000	4,380 00	4,000 00
of Fort Wayne, Ind., 6s,	1,000	1,040 00	1,000 00
of Lynn, Mass., 5s,	2,000	2,175 00	2,000 00
of Meriden, Conn., 4s,	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,825 00	5,000 00
of Providence, R. I., 5s,	5,000	5,212 00	5,000 00
of Salem, Mass., 5s,	7,000	7,578 00	7,000 00
of Somerville, Mass., 4½s,	2,000	2,140 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,575 00	5,000 00
Town of Turner's Falls, Mass. (Fire District), 4s,	3,000	3,180 00	3,000 00
District of Columbia 5s,	8,000	8,160 00	8,000 00
District of Columbia 6s,	2,000	2,225 00	2,000 00
	\$87,000	\$93,442 00	\$87,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l B'k, Boston, . .	\$1,000	\$1,070 00	\$1,000 00
7	Columbian Nat'l B'k, Boston, .	700	585 00	700 00
40	Continental N'l Bank, Boston, .	4,000	4,100 00	4,000 00
10	Eliot National Bank, Boston, .	1,000	1,175 00	1,000 00
10	N'l B'k of Commerce, Boston, .	1,000	1,055 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
5	Tremont N'l Bank, Boston, .	500	350 00	500 00
40	Conway Nat'l Bank, Conway, .	4,000	4,600 00	4,000 00
127	Crocker N'l B'k, Turner's Falls,	12,700	15,500 00	12,700 00
		\$25,500	\$29,035 00	\$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$10,000	\$10,550 00	\$10,000 00
Boston & Maine R.R. 4½s,	15,000	17,850 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,450 00	10,000 00

Crocker Institution for Savings — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$15,000	\$15,600 00	\$15,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,160 00	2,000 00
Eastern R.R. 6s,	12,000	14,400 00	12,000 00
Fitchburg R.R. 5s,	20,000	20,900 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
Old Colony R.R. 4s,	13,000	13,975 00	13,000 00
Portland & Ogdensburg R.R. 6s,	3,500	3,675 00	3,500 00
Vermont & Massachusetts R.R. 5s,	5,000	5,300 00	5,000 00
Worcester & Nashua R.R. 4s,	5,000	5,250 00	5,000 00
	\$115,500	\$125,510 00	\$115,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,500 00	2 per cent.	\$23,800 00	4 per cent.	\$643,012 70	5 per cent.

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1897,	930 30
Value, by books, of other real estate held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	300 00
Number of loans which are of an amount not exceeding \$3,000 each, 412	
Aggregate amount of the same,	326,912 70
Total number of loans upon real estate,	365
Amount of investment from which no income is received,	200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	46,593 51
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,310 64 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 17,540 93 }	34,851 57
Number of accounts opened during the year ending Oct. 31, 1897,	315
Number of accounts closed during the year ending Oct. 31, 1897,	255
Total number of open accounts Oct. 31, 1897,	2,528
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,595 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	117,153 44
Number of same,	1,947
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	126,506 80
Number of same,	1,607
Date of examination by commissioner: March 19.	

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 41.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

IRA P. POPE,

J. FRANK PORTER,

CHARLES H. GOULD,

CHARLES H. WHITE,

CHARLES H. PRESTON.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits,	\$1,439,564 25
Bank stock, as per schedule, .	141,480 50	Guaranty fund, .	72,200 00
Loans on bank stock,	37,350 00	Interest account, .	4,909 61
Railroad bonds, as per schedule, .	190,000 00	Undivided earnings, .	47,841 38
Loans on railroad stock, . . .	50,000 00	Rent,	333 34
Real estate by foreclosure, . .	51,452 48		
Loans on real estate,	537,032 44		
Loans on personal security, . .	504,475 00		
Loans to counties, cities or towns			
(notes),	1,500 00		
Loans on depositors' books, . .	400 00		
Deposits in banks, on interest, .	38,566 72		
Deposits in banks, not on interest,	43 88		
Expense account,	191 66		
Tax account,	738 04		
Insurance account,	125 00		
Cash on hand,	1,492 86		
	\$1,564,848 58		\$1,564,848 58

Cash on Deposit in Banks, amount in each :—

Faneuil Hall National Bank, Boston,	\$38,566 72
Maverick National Bank, Boston,	3 75
First National Bank, Danvers,	40 13

Loans on Bank Stock, amount on each :—

6 shares Salem National Bank, Salem,	} \$1,750 00
16 shares First National Bank, Danvers,	
3 shares Naumkeag National Bank, Salem,	
232 shares Massachusetts National Bank, Boston,	15,000 00*

* This loan has since been reduced to within the legal limit.

Danvers Savings Bank — Continued.

50 shares Amesbury National Bank, Amesbury,	\$4,000 00
200 shares Traders' National Bank, Lowell,	16,000 00
10 shares First National Bank, Danvers,	600 00

Loan on Railroad Stock:—

500 shares Boston & Maine R.R.,	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,100 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,350 00	\$5,675 00
35	Blackstone N'l Bank, Boston, .	3,500	2,975 00	3,500 00
10	Continental N'l Bank, Boston,	1,000	1,020 00	1,080 00
85	Globe National Bank, Boston,	8,500	7,140 00	10,612 50
34	Hancock National B'k, Boston,	3,400	1,360 00	3,345 00
68	Howard National Bank, Boston,	6,800	5,848 00	6,800 00
20	Lincoln National Bank, Boston,	2,000	1,300 00	2,100 00
50	Merchants' Nat'l B'k, Boston, .	5,000	7,550 00	6,475 00
60	N'l B'k of Commerce, Boston,	6,000	6,300 00	6,000 00
71	N'l B'k of No. America, Boston,	7,100	6,603 00	7,268 75
65	N'l B'k of Redemption, Boston,	6,500	7,410 00	7,901 25
70	Nat'l Exchange Bank, Boston,	7,000	8,890 00	7,097 50
75	National Revere Bank, Boston,	7,500	6,000 00	7,500 00
50	State National Bank, Boston, .	5,000	5,400 00	5,356 25
80	Third National Bank, Boston, .	8,000	7,200 00	8,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	701 25	1,000 00
25	Washington N'l Bank, Boston,	2,500	2,487 50	2,500 00
131	First National Bank, Danvers,	9,825	9,825 00	10,197 00
75	National Bank of Commerce, New Bedford,	7,500	4,125 00	8,962 50
125	First N'l Bank, New Bedford,	12,500	18,125 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,440 00	2,000 00
10	Rockport Nat'l B'k, Rockport,	1,000	1,150 00	1,000 00
270	Asiatic National Bank, Salem,	8,100	7,560 00	8,100 00
7	First National Bank, Salem, .	700	623 00	700 00
5	Naumkeag Nat'l Bank, Salem,	500	625 00	500 00
25	Salem National Bank, Salem,	2,500	2,500 00	2,862 50
		\$130,425	\$130,507 75	\$141,480 50

Danvers Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$35,000	\$37,450 00	\$35,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	21,200 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,750 00	25,000 00
Fitchburg R.R. 4s,	20,000	20,625 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,300 00	15,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	16,050 00	15,000 00
	\$190,000	\$200,975 00	\$190,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,566 72	2 per cent.	\$225,000 00	4½ per cent.	\$221,632 44	6 per cent.
201,500 00	4 “	299,205 00	5 “	4,500 00	6½ “
117,000 00	4½ “	56,220 00	5½ “	5,700 00	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$51,452 48
Assessed value of the same,	45,650 00
Number of loans which are of an amount not exceeding \$3,000 each,	240
Aggregate amount of the same,	213,723 00
Total number of loans upon real estate,	251
Amount of investments from which no income is received,	530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	73,350 15
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,196 58 } during the year ending Oct. 31, 1897, { 2 per cent., 27,706 54 }	54,903 12
Number of accounts opened during the year ending Oct. 31, 1897,	336
Number of accounts closed during the year ending Oct. 31, 1897,	304
Total number of open accounts Oct. 31, 1897,	4,043
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	3,300 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	171,474 26
Number of same,	2,214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	191,890 73
Number of same,	2,337
Date of examination by commissioner: January 11.	

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 99.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS B. ENDICOTT,

HOWARD COLBURN,

WINSLOW WARREN,

JOHN R. BULLARD,

DON G. HILL.

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$848,000 00	Deposits,	\$2,825,923 70
Bank stock, as per schedule, .	70,100 00	Guaranty fund, . .	138,992 34
Railroad bonds, as per schedule, .	678,000 00	Profit and loss account,	115,777 17
Real estate (for banking purposes),	35,000 00		
Loans on real estate,	553,610 00		
Loans on personal security, . .	637,225 00		
Loans to counties, cities or towns (notes),	138,500 00		
Deposits in banks, on interest, .	87,608 21		
Deposits in banks, not on interest, .	2,000 00		
Consolidated R.R. of Vt. 1st mortgage 5 per cent bonds,* .	18,150 00		
Howland Mills stock,*	12,500 00		
	<u>\$3,080,693 21</u>		<u>\$3,080,693 21</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

Dedham National Bank, Dedham, \$89,608 21

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$22,000	\$24,200 00	\$22,000 00
of Bangor, Me., 6s, . . .	18,000	20,880 00	18,000 00
of Boston, Mass., 4s, . . .	112,000	116,620 00	112,000 00

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$10,000	\$11,100 00	\$10,000 00
of Bridgeport, Conn., 4s, . . .	38,000	39,520 00	38,000 00
of Cambridge, Mass., 6s, . . .	10,000	11,400 00	10,000 00
of Canton, Ohio, 5s, . . .	15,000	15,250 00	15,000 00
of Chicago, Ill., 7s, . . .	2,000	2,120 00	2,000 00
of Cleveland, Ohio, 5s, . . .	44,000	46,200 00	44,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,000 00	1,000 00
of Columbus, Ohio, 4s, . . .	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 5s, . . .	25,000	28,000 00	25,000 00*
of Dayton, Ohio, 6s, . . .	10,000	10,600 00	10,000 00*
of Fall River, Mass., 4½s, . . .	25,000	27,000 00	25,000 00
of Fall River, Mass., 4½s, . . .	35,000	37,250 00	35,000 00
of Fall River, Mass., 5s, . . .	4,000	4,040 00	4,000 00
of Fall River, Mass., 6s, . . .	17,000	17,560 00	17,000 00
of Grand Rapids, Mich., 4½s, . . .	38,000	40,400 00	38,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,600 00	10,000 00
of Lynn, Mass., 4s, . . .	17,000	17,510 00	17,000 00
of Manchester, N. H., 4½s, . . .	15,000	16,500 00	15,000 00
of Milwaukee, Wis., 5s, . . .	50,000	51,630 00	50,000 00
of Newton, Mass., 4s, . . .	20,000	22,000 00	20,000 00
of Newton, Mass., 6s, . . .	16,000	18,400 00	16,000 00
of Norwich, Conn., 7s, . . .	25,000	30,000 00	25,000 00
of Portland, Me., 6s, . . .	48,000	57,600 00	48,000 00
of Portsmouth, N. H., 4s, . . .	20,000	20,600 00	20,000 00
of Providence, R. I., 4½s, . . .	20,000	20,200 00	20,000 00
of Scranton, Pa., 4½s, . . .	25,000	27,500 00	25,000 00
of Somerville, Mass., 4½s, . . .	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s, . . .	2,000	2,300 00	2,000 00
of Springfield, Ohio, 4½s, . . .	40,000	40,900 00	40,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,600 00	10,000 00
Town of Danvers, Mass., 5s, . . .	4,000	4,240 00	4,000 00
of Hopkinton, Mass., 5s, . . .	20,000	22,400 00	20,000 00
of Methuen, Mass., 4s, . . .	25,000	27,000 00	25,000 00
District of Columbia 5s, . . .	30,000	30,600 00	30,000 00
	\$848,000	\$910,170 00	\$848,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston, .	\$14,500	\$15,515 00	\$14,500 00
50	Blackstone Nat'l B'k, Boston, .	5,000	4,250 00	5,000 00
25	Globe National Bank, Boston, .	2,500	2,100 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	3,440 00	4,000 00

Dedham Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	N'l B'k of Commerce, Boston,	\$7,500	\$7,875 00	\$7,500 00
25	National Union Bank, Boston,	2,500	3,125 00	2,500 00
56	National Webster B'k, Boston,	5,600	5,656 00	5,600 00
60	People's Nat'l Bank, Boston, .	6,000	7,380 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
25	State National Bank, Boston, .	2,500	2,700 00	2,500 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,750 00	15,000 00
		\$70,100	\$73,341 00	\$70,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,000 00	\$25,000 00
Boston & Albany R.R. 5s, . . .	80,000	84,000 00	80,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	35,000	36,400 00	35,000 00
Boston & Lowell R.R. 4s,	20,000	21,400 00	20,000 00
Boston & Lowell R.R. 4½s,	5,000	5,150 00	5,000 00
Boston & Lowell R.R. 5s,	5,000	5,100 00	5,000 00
Boston & Maine R.R. 4½s,	45,000	53,100 00	45,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	30,520 00	28,000 00
Eastern R.R. 6s,	40,000	47,600 00	40,000 00
Fitchburg R.R. 4s,	45,000	45,000 00	45,000 00
Fitchburg R.R. 5s,	15,000	15,350 00	15,000 00
Maine Central R.R. 4½s,	3,000	3,180 00	3,000 00
Maine Central R.R. 7s,	31,000	34,700 00	31,000 00
Newport & Richford R.R. 5s, . . .	35,000	38,500 00	35,000 00*
N. Y., Providence & Boston R.R. 7s,	40,000	41,200 00	40,000 00
Old Colony R.R. 4s,	25,000	26,250 00	25,000 00
Old Colony R.R. 4½s,	25,000	26,250 00	25,000 00
Portland & Ogdensburg R.R. 6s, .	31,500	32,445 00	31,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	16,800 00	15,000 00
Salem & Lowell R.R. 6s,	10,500	10,605 00	10,500 00
Vermont & Massachusetts R.R. 5s, .	119,000	126,140 00	119,000 00
	\$678,000	\$725,690 00	\$678,000 00

* A legal investment when made.

Dedham Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,608 21	2 per cent.	\$25,000 00	4½ per cent.	\$9,825 00	5½ per cent.
735,500 00	4 “	116,600 00	5 “	437,410 00	6 “
5,000 00	4¼ “				

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	60,200 00
Net income received from same during year ending Oct. 31, 1897, . . .	553 26
Number of loans which are of an amount not exceeding \$3,000 each, 404	
Aggregate amount of the same,	382,610 00
Total number of loans upon real estate,	429
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	144,733 26
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,329 09 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 52,824 61 }	105,153 70
Number of accounts opened during the year ending Oct. 31, 1897, . . .	868
Number of accounts closed during the year ending Oct. 31, 1897, . . .	580
Total number of open accounts Oct. 31, 1897,	7,238
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	6,308 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	406,272 20
Number of same,	4,706
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	408,018 78
Number of same,	4,081
Date of examination by commissioner: May 4.	

DORCHESTER SAVINGS BANK—DORCHESTER.

Incorporated April 16, 1894. Present number of corporators, 32.

FREDERICK L. WALKER, *President*.

GEORGE T. SEARS, *Treasurer*.

HENRY S. MACPHERSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

ALBERT H. STEARNS,

CHARLES E. CUMINGS,

JOHN E. TUTTLE,

HENRY G. ALLBRIGHT,

GEORGE T. SEARS.

Open for business every business day except Saturdays, 2 to 7 P.M. ; Saturdays,
2 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schednle,	\$11,422 50	Deposits, . . .	\$46,678 66
Loans on real estate, . . .	24,750 00		
Deposits in banks, on interest, .	5,912 94		
Expense account, . . .	2,245 72		
Furniture and fixtures, . . .	1,875 55		
Cash on hand, . . .	471 95		
	\$46,678 66		\$46,678 66

Cash on Deposit in Bank : —

Howard National Bank, Boston, \$5,912 94*

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter and Piscataqua R.R. 4s, .	\$3,000	\$3,165 00	\$3,195 00
Fitchburg R.R. 4s,	5,000	5,237 50	5,137 50
Maine Central R.R. 4s,	3,000	3,123 75	3,090 00
	\$11,000	\$11,526 25	\$11,422 50

* This amount, in excess of the legal limit, has since been reduced.

Dorchester Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,912 94	2 per cent.	\$19,250 00	5 per cent.	\$5,500 00	5½ per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	1	
Aggregate amount of the same,		\$2,000 00
Total number of loans upon real estate,	6	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		894 48
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Number of accounts opened during the year ending Oct. 31, 1897,	554	
Number of accounts closed during the year ending Oct. 31, 1897,	139	
Total number of open accounts Oct. 31, 1897,	850	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		2,137 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		57,531 56
Number of same,	2,825	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		26,870 72
Number of same,	889	
Date of examination by commissioner: April 9.		

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 27.

GEORGE T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN THOMPSON,

GEORGE L. THORNDIKE,

WM. B. PIGEON,

WILLIAM WATERS, Jr.,

RUFUS CUSHMAN,

E. M. MCPHERSON,

PETER MORRISON.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M. Saturdays.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$616,000 00	Deposits,	\$2,926,710 12
Bank stock, as per schedule, .	257,071 00	Guaranty fund, . .	140,674 70
Loans on bank stock,	800 00	Interest account, . .	26,590 37
Railroad bonds, as per schedule, .	290,000 00	Profit and loss account,	64,328 17
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure, . . .	6,500 00		
Loans on real estate,	1,661,707 00		
Loans on personal security, . . .	217,768 75		
Deposits in banks, on interest, .	68,802 94		
Expense account,	3,222 92		
\$35,000 bonds of Consolidated R.R. of Vermont,*	17,500 00		
Cash on hand,	8,930 75		
	\$3,158,303 36		\$3,158,303 36

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First Ward National Bank, Boston,	\$59,192 71
First National Bank, Boston,	9,610 23

Loan on Bank Stock :—

8 shares First Ward National Bank, Boston,	\$800 00
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East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$5,775 00	\$5,000 00
of Boston, Mass., 5s, . . .	80,000	89,600 00	80,000 00
of Cambridge, Mass., 6s, . . .	8,000	9,280 00	8,000 00
of Cleveland, Ohio, 5s, . . .	16,000	17,140 00	16,000 00
of Cleveland, Ohio, 6s, . . .	4,000	4,040 00	4,000 00
of Dayton, Ohio, 5s, . . .	35,000	39,615 00	35,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,325 00	5,000 00*
of Detroit, Mich., 6s, . . .	9,000	10,620 00	9,000 00
of Fall River, Mass., 4½s, . . .	15,000	16,650 00	15,000 00
of Fall River, Mass., 5s, . . .	1,000	1,140 00	1,000 00
of Fall River, Mass., 6s, . . .	8,000	9,300 00	8,000 00
of Fort Wayne, Ind., 6s, . . .	3,000	3,150 00	3,000 00
of Gloucester, Mass., 4s, . . .	2,000	2,080 00	2,000 00
of Grand Rapids, Mich., 4½s, . . .	13,000	14,220 00	13,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s, . . .	5,000	5,375 00	5,000 00
of Manchester, N. H., 4½s, . . .	20,000	22,300 00	20,000 00
of Milwaukee, Wis., 5s, . . .	53,000	60,740 00	53,000 00
of Newton, Mass., 4s, . . .	10,000	10,850 00	10,000 00
of Newton, Mass., 6s, . . .	10,000	11,600 00	10,000 00
of Portland, Me., 6s, . . .	40,000	48,600 00	40,000 00
of Providence, R. I., 4½s, . . .	12,000	12,210 00	12,000 00
of Providence, R. I., 5s, . . .	38,000	41,950 00	38,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,200 00	5,000 00
of Salem, Mass., 5s, . . .	20,000	22,700 00	20,000 00
of Springfield, Ohio, 4½s, . . .	21,000	23,235 00	21,000 00
of Springfield, Ohio, 5s, . . .	17,000	19,925 00	17,000 00
of St. Louis, Mo., 6s, . . .	25,000	29,000 00	25,000 00
of Waltham, Mass., 4s, . . .	25,000	26,500 00	25,000 00
of Woonsocket, R. I., 4s, . . .	50,000	51,250 00	50,000 00*
County of Aroostook, Me., 4½s, . . .	25,000	26,875 00	25,000 00*
District of Columbia 7s, . . .	1,000	1,180 00	1,000 00
United States 5s, . . .	25,000	28,800 00	25,000 00
	\$616,000	\$687,025 00	\$616,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$10,900 00	\$10,000 00
50	Atlas National Bank, Boston, .	5,000	5,350 00	5,000 00
40	Blackstone N'l Bank, Boston, .	4,000	3,400 00	4,000 00
200	Boston National Bank, Boston,	20,000	18,100 00	20,000 00

East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Boylston Nat'l Bank, Boston, .	\$6,000	\$7,140 00	\$6,000 00
40	Commercial N'l Bank, Boston,	4,000	3,190 00	3,880 00
100	Continental N'l Bank, Boston,	10,000	10,225 00	10,000 00
115	Eliot National Bank, Boston, .	11,500	13,541 00	11,500 00
150	First Ward N'l Bank, Boston, .	15,000	21,000 00	15,000 00
260	Freeman's Nat'l Bank, Boston,	26,000	22,100 00	26,000 00
80	Howard Nat'l Bank, Boston, .	8,000	6,940 00	8,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market National Bank, Boston,	5,000	3,425 00	5,000 00
4	Mechanics' Nat'l Bank, Boston,	400	480 00	400 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,500 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	4,925 00	5,000 00
170	N'l Bank of Commerce, Boston,	17,000	17,892 00	17,000 00
12	National Bank of the Commonwealth, Boston, .	1,200	1,698 00	1,200 00
150	N'l B'k of No. America, Boston,	15,000	13,950 00	15,000 00
40	N'l B'k of Redemption, Boston,	4,000	4,580 00	4,000 00
100	N'l B'k of the Republic, Boston,	10,000	14,000 00	10,000 00
100	National Eagle Bank, Boston, .	10,000	7,200 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,225 00	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,425 00	10,000 00
100	National Revere Bank, Boston,	10,000	8,012 00	10,000 00
6	Nat'l Webster Bank, Boston, .	600	601 00	591 00
10	New England N'l B'k, Boston,	1,000	1,470 00	1,000 00
10	North National Bank, Boston,	1,000	927 00	1,000 00
25	Old Boston Nat'l Bank, Boston,	2,500	2,575 00	2,500 00
30	Second National Bank, Boston,	3,000	5,257 00	3,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,928 00	7,500 00
100	State National Bank, Boston, .	10,000	10,825 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	7,140 00	7,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,772 00	2,500 00
		\$257,200	\$264,693 00	\$257,071 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$50,000	\$52,875 00	\$50,000 00
Boston, Clinton & Fitchburg R.R. 5s,	23,000	25,990 00	23,000 00
Boston & Maine R.R. 4½s, . . .	75,000	89,812 00	75,000 00
Fitchburg R.R. 5s,	18,000	19,567 00	18,000 00
Maine Central R.R. 4s,	6,000	6,180 00	6,000 00
Maine Central R.R. 4½s,	12,000	13,080 00	12,000 00

East Boston Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 6s,	\$6,000	\$6,360 00	\$6,000 00
Maine Central R.R. 7s,	5,000	6,775 00	5,000 00
Old Colony R.R. 4s,	50,000	52,875 00	50,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	15,825 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,875 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	30,750 00	25,000 00
	\$290,000	\$325,964 00	\$290,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$68,802 94	2½ per cent.	\$30,000 00	4¾ per cent.	\$149,472 00	6 per cent.
106,000 00	4 “	1,218,380 00	5 “	500 00	7 “
76,668 75	4½ “	13,500 00	5½ “	2,500 00	8 “
1,000 00	4½ “	282,255 00	5½ “		

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	20,000 00
Net income received from same during year ending Oct. 31, 1897, . .	205 70
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,500 00
Assessed value of the same,	7,200 00
Net income received from same during year ending Oct. 31, 1897, . .	476 50
Number of loans which are of an amount not exceeding \$3,000 each, .	626
Aggregate amount of the same,	946,907 00
Total number of loans upon real estate,	737
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	148,717 39
Times for the dividends fixed by the by-laws: third Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,814 38 } during the year ending Oct. 31, 1897, { 2 per cent., 52,771 78 }	103,586 16
Number of accounts opened during the year ending Oct. 31, 1897, . .	1,596
Number of accounts closed during the year ending Oct. 31, 1897, . .	1,259
Total number of open accounts Oct. 31, 1897,	11,157

East Boston Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$9,859 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	726,816 00
Number of same,	14,460
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	636,043 92
Number of same,	11,128
Date of examination by commissioner: May 6.	

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 45.

SAMUEL KEITH, *President.*

CHARLES F. MANN, *Treasurer.*

CHARLES F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KEITH,

GEORGE M. KEITH,

AARON HOBART,

EDWARD HOBART,

JOHN HOBART,

JOSHUA DEAN,

ISAAC N. NUTTER.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.; also Wednesdays and Saturdays, 6 30 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$44,400 00	Deposits,	\$855,336 70
Bank stock, as per schedule, .	79,400 00	Guaranty fund, .	33,700 00
Loans on bank stock, . . .	3,000 00	Interest account, .	16,193 28
Railroad bonds, as per schedule,	107,000 00	Profit and loss account,	6,544 35
Real estate (for banking purposes),	10,500 00	Suspense account, .	123 50
Real estate by foreclosure, .	13,394 18	Bank building, expense and income accounts, . . .	28 61
Loans on real estate, . . .	384,990 00		
Loans on personal security, .	246,334 55		
Loans on depositors' books, .	440 00		
Deposits in banks, on interest, .	13,686 94		
Expense account,	675 79		
Premium account,	283 75		
Atlas Tack Co. bonds,* . . .	7,234 33		
Cash on hand,	586 90		
	<u>\$911,926 44</u>		<u>\$911,926 44</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank : —

Tremont National Bank, Boston, \$13,686 94

Loans on Bank Stock : —

45 shares Freeman's National Bank, Boston, \$3,000 00

East Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$4,000	\$4,017 50	\$4,000 00
of Des Moines, Iowa, 4s, . .	5,000	5,275 00	5,000 00
of Medford, Mass., 4s, . .	5,000	5,137 50	5,000 00
of New Britain, Conn., 4s, . .	5,000	5,125 00	5,000 00
of Rockford, Ill., 4½s, . .	10,000	10,150 00	10,000 00
of Saginaw, Mich., 4s, . .	5,000	5,162 50	5,000 00
of Taunton, Mass., 4s, . .	5,000	5,200 00	5,000 00
Town of Westfield, Mass., 5s, . .	5,400	5,559 00	5,400 00
	\$44,400	\$45,926 50	\$44,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Fourth Nat'l Bank, Boston, . .	\$7,500	\$9,000 00	\$7,500 00
25	Freeman's Nat'l Bank, Boston, . .	2,500	2,125 00	2,500 00
35	Globe National Bank, Boston, . .	3,500	2,940 00	3,500 00
10	Hamilton Nat'l Bank, Boston, . .	1,000	1,025 00	1,000 00
40	Manufacturers' N'l B'k, Boston, . .	4,000	4,120 00	4,000 00
20	Market National Bank, Boston, . .	2,000	1,330 00	2,000 00
20	National Bank of the Common- wealth, Boston, . .	2,000	2,840 00	2,000 00
20	N'l B'k of No. America, Boston, . .	2,000	1,860 00	2,000 00
50	N'l B'k of Redemption, Boston, . .	5,000	5,712 50	5,000 00
25	National City Bank, Boston, . .	2,500	1,656 25	2,500 00
25	National Eagle Bank, Boston, . .	2,500	1,875 00	2,500 00
23	N'l Hide & Leather B'k, Boston, . .	2,300	2 397 75	2,300 00
27	National Webster B'k, Boston, . .	2,700	2,733 75	2,700 00
20	Shawmut Nat'l Bank, Boston, . .	2,000	2,222 50	2,000 00
22	State National Bank, Boston, . .	2,200	2,381 50	2,200 00
120	Third Nat'l Bank, Boston, . .	12,000	10,800 00	12,000 00
25	Tremont Nat'l B'k, Boston, . .	2,500	1,762 50	2,500 00
12	Winthrop Nat'l B'k, Boston, . .	1,200	1,560 00	1,200 00
50	Brockton N'l B'k, Brockton, . .	5,000	6,000 00	5,000 00
40	Home Nat'l B'k, Brockton, . .	4,000	6,800 00	4,000 00
20	First N'l Bank, West Newton, . .	2,000	2,060 00	2,000 00
50	Mass. Loan & Trust Co., Boston, . .	5,000	5,000 00	5,000 00
15	State Street Safe Deposit and Trust Company, Boston, . .	1,500	1,537 50	1,500 00
25	Plymouth County Safe Deposit & Trust Company, Brockton, . .	2,500	2,500 00	2,500 00
		\$79,400	\$82,239 25	\$79,400 00

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$6,000	\$6,300 00	\$6,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,450 00	15,000 00
Boston & Maine R.R. 4½s, . . .	5,000	5,950 00	5,000 00
Boston Terminal Co., 3½s, . . .	5,000	5,200 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	5,000	5,300 00	5,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,225 00	5,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 5s,	16,000	16,768 75	16,000 00
Fitchburg R.R. 4s,	5,000	5,175 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,300 00	5,000 00*
Old Colony R.R. 4s,	15,000	15,950 00	15,000 00
Penobscot Shore Line R.R. 4s, . .	10,000	10,250 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,300 00	5,000 00
	\$107,000	\$113,168 75	\$107,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,686 94	2 per cent.	\$105,000 00	4½ per cent.	\$10,000 00	5¾ per cent.
28,000 00	4 “	229,550 00	5 “	248,714 55	6 “
10,000 00	4½ “	3,500 00	5½ “		

Amount invested in real estate for banking purposes, \$10,500 00
 Estimated value of the same, 10,500 00
 Assessed value of the same, 8,400 00
 Net income received from same during year ending Oct. 31, 1897, . . . 103 82
 Value, by books, of other real estate, held or owned by foreclosure or otherwise, 13,394 18
 Assessed value of the same, 16,400 00
 Number of loans which are of an amount not exceeding \$3,000 each, 319
 Aggregate amount of the same, 269,474 55
 Total number of loans upon real estate, 331
 Amount of investments from which no income is received, 2,500 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897, 44,094 62
 Times for the dividends fixed by the by-laws: first Monday in January and July.

East Bridgewater Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$15,877 71 }		
during the year ending Oct. 31, 1897, . . . { 2 per cent., 16,171 90 }	\$32,049 61	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	208	
Number of accounts closed during the year ending Oct. 31, 1897, . . .	153	
Total number of open accounts Oct. 31, 1897,	2,262	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,173 66	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	111,785 21	
Number of same,	1,191	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	108,089 20	
Number of same,	1,364	
Date of examination by commissioner: April 20.		

EAST CAMBRIDGE SAVINGS BANK—EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 36.

JOHN C. BULLARD, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN C. BULLARD,

WILLIAM GOEPPER,

GUSTAVUS GOEPPER,

DAVID PROUDFOOT,

BENJ. F. THOMPSON.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$56,000 00	Deposits,	\$2,700,296 93
Bank stock, as per schedule, .	134,116 67	Guaranty fund, .	125,905 96
Loans on bank stock, . . .	4,400 00	Interest account, .	4,101 37
Railroad bonds, as per schedule,	120,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	93,204 76
poses),	25,000 00		
Real estate by foreclosure, .	2,390 41		
Loans on real estate, . . .	1,868,910 29		
Loans on personal security, .	682,093 71		
Deposits in banks, on interest, .	13,876 61		
Deposits in banks, not on interest,	2,000 00		
Expense account,	404 55		
East Cambridge Land Co.,*	1 00		
Cash on hand,	13,815 78		
	<hr/> \$2,923,509 02		<hr/> \$2,923,509 02

* Taken to secure indebtedness.

Cash on Deposit in Bank : —

Lechmere National Bank, East Cambridge, \$15,876 61

Loans on Bank Stock, amount on each : —

14 shares Lechmere National Bank, East Cambridge, \$1,400 00

30 shares Lechmere National Bank, East Cambridge, 3,000 00

East Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$3,000	\$3,007 50	\$3,000 00
of Cleveland, Ohio, 4s, . . .	10,000	10,200 00	10,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	10,850 00	10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Quincy, Mass., 4s, . . .	7,000	7,035 00	7,000 00
of Webster, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Wellesley, Mass., 4s, . . .	6,000	6,330 00	6,000 00
	\$56,000	\$58,722 50	\$56,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston, .	\$700	\$749 00	\$700 00
36	Blackstone N'l Bank, Boston, .	3,600	3,000 00	3,600 00
63	Boston National Bank, Boston,	6,300	5,670 00	6,300 00
41	Bunker Hill N'l Bank, Boston,	4,100	7,995 00	4,100 00
30	Continental N'l Bank, Boston,	3,000	3,060 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,404 00	1,200 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,500 00	2,000 00
50	First Ward N'l Bank, Boston,	5,000	5,080 00	4,000 00
21	Globe National Bank, Boston,	2,100	1,764 00	2,100 00
60	Howard Nat'l Bank, Boston, .	6,000	5,160 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	380 00	500 00
50	Merchants' N'l Bank, Boston, .	5,000	7,550 00	5,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,600 00	4,000 00
67	N'l B'k of Commerce, Boston,	6,700	7,035 00	6,700 00
80	National Bank of the Com- monwealth, Boston, . . .	8,000	11,280 00	8,000 00
5	N'l B'k of No. America, Boston,	500	465 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,140 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	8,120 00	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	2,032 00	1,600 00
115	N'l Hide & Leather B'k, Boston,	11,500	12,075 00	11,500 00
38	National Revere Bank, Boston,	3,800	3,040 00	3,800 00
5	National Union Bank, Boston,	500	625 00	500 00
45	National Webster B'k, Boston,	4,500	4,590 00	4,500 00
20	New England N'l B'k, Boston,	2,000	2,940 00	2,000 00
19	North Nat'l Bank, Boston, . .	1,900	1,748 00	1,900 00
183	Third National Bank, Boston, .	18,300	16,470 00	18,300 00
38	Tremont Nat'l Bank, Boston, .	3,800	2,660 00	3,800 00
24	Charles River National Bank, Cambridge,	2,400	3,420 00	2,400 00

East Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
51	Lechmere N'l B'k, Cambridge,	\$5,100	\$7,650 00	\$5,066 67
26	National City B'k, Cambridge,	2,600	4,290 00	2,600 00
33	Concord Nat'l Bank, Concord,	3,300	4,950 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,177 00	1,100 00
25	First National Bank, Malden, .	2,500	4,000 00	2,500 00
35	First N'l Bank, Marlborough, .	3,500	4,025 00	2,850 00
30	Merchants' Nat'l Bank, Newburyport,	600	690 00	600 00
13	Newton Nat'l Bank, Newton,	1,300	1,170 00	1,300 00
		\$135,800	\$153,504 00	\$134,116 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$25,000	\$26,375 00	\$25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	16,050 00	15,000 00
Eastern R.R. 6s,	8,500	10,200 00	8,500 00
Fitchburg R.R. 4s,	10,000	10,395 00	10,000 00
Fitchburg R.R. 5s,	20,000	21,185 00	20,000 00
Maine Central R.R. 7s,	10,000	13,500 00	10,000 00
Old Colony R.R. 4s,	30,000	31,800 00	30,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,350 00	2,000 00
	\$120,500	\$131,855 00	\$120,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,876 61	2 per cent.	\$77,100 00	4½ per cent.	\$574,567 56	5½ per cent.
285,000 00	4 “	10,000 00	4¾ “	150,138 32	6 “
50,000 00	4½ “	1,191,598 12	5 “	5,000 00	7 “
212,000 00	4¼ “				

East Cambridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	18,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,390 41
Assessed value of the same,	2,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 640	
Aggregate amount of the same,	893,410 47
Total number of loans upon real estate, 852	
Amount of investments from which no income is received,	2,390 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	129,424 78
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$46,168 80 } during the year ending Oct. 31, 1897, . . . { 2½ per cent., 61,110 67 }	107,279 47
Number of accounts opened during the year ending Oct. 31, 1897, 1,999	
Number of accounts closed during the year ending Oct. 31, 1897, 1,471	
Total number of open accounts Oct. 31, 1897, 9,215	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	6,567 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	822,597 71
Number of same,	12,531
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	648,853 94
Number of same,	8,323
Date of examination by commissioner: January 12.	

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

JOHN MAYHER, *President.*

SAMUEL T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYHER,

F. C. GREENE,

GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$247,540 25	Deposits,	\$1,016,488 23
Loans on bank stock,	555 00	Guaranty fund, . .	50,000 00
Real estate by foreclosure, . .	3,651 18	Interest account, . .	2,793 54
Loans on real estate,	543,612 50	Profit and loss account,	298 01
Loans on personal security, . .	187,895 00		
Loans on depositors' books, . .	820 00		
Deposits in banks, on interest, .	74,779 22		
Deposits in banks, not on interest,	10,000 00		
Expense account,	726 63		
	<u>\$1,069,579 78</u>		<u>\$1,069,579 78</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	49,779 22
Hampshire County National Bank, Northampton,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each : —

3 shares First National Bank, Easthampton,	\$55 00
6 shares Agawam National Bank, Springfield,	500 00*

* This loan has since been reduced within the legal limit.

Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	\$10,000	\$15,000 00	\$14,100 00
14	Blackstone N'l Bank, Boston, .	1,400	1,400 00	1,400 00
7	N'l B'k of Commerce, Boston, .	700	840 00	700 00
20	N'l B'k of Redemption, Boston, .	2,000	2,600 00	2,520 00
20	North National Bank, Boston, .	2,000	2,600 00	2,000 00
50	Second National Bank, Boston, .	5,000	9,500 00	9,000 00
25	State National Bank, Boston, .	2,500	3,181 25	3,181 25
200	First N'l Bank, Easthampton, .	20,000	25,000 00	20,000 00
100	Franklin Co. N'l B'k, Greenfield, .	10,000	11,000 00	10,500 00
44	First National Bank, Lynn, .	4,400	5,720 00	5,720 00
100	Berkshire N'l B'k, No. Adams, .	10,000	11,000 00	10,000 00
50	Hampshire County National Bank, Northampton, .	5,000	6,250 00	5,800 00
115	Northampton National Bank, Northampton, .	11,500	18,550 00	17,825 00
60	Pittsfield N'l Bank, Pittsfield, .	6,000	10,100 00	10,100 00
100	Agawam N'l B'k, Springfield, .	10,000	10,000 00	10,000 00
111	Chapin N'l Bank, Springfield, .	11,100	17,108 00	17,108 00
100	Chicopee N'l Bank, Springfield, .	10,000	18,000 00	16,750 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	7,250 00
100	First Nat'l Bank, Springfield, .	10,000	14,951 00	14,951 00
59	John Hancock National Bank, Springfield, .	5,900	7,465 00	7,465 00
100	Pynchon N'l Bank, Springfield, .	10,000	15,250 00	15,250 00
89	Second N'l Bank, Springfield, .	8,900	13,570 00	13,570 00
130	Springfield N'l B'k, Springfield, .	13,000	19,500 00	16,350 00
30	Housatonic National Bank, Stockbridge, .	3,000	4,800 00	4,000 00
50	First National Bank, Westfield, .	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton, .	5,000	6,000 00	5,000 00
		\$187,400	\$263,635 25	\$247,540 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$74,779 22	4 per cent.	\$65,650 00	5½ per cent.	\$193,855 00	6 per cent.
406,727 50	5 "	66,550 00	5½ "	100 00	7 "

Easthampton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,651 18
Assessed value of the same,	4,350 00
Net income received from same during year ending Oct. 31, 1897, . . .	182 27
Number of loans which are of an amount not exceeding \$3,000 each, 366	
Aggregate amount of the same,	421,065 00
Total number of loans upon real estate,	350
Amount of investments from which no income is received,	32,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	48,543 84
Times for the dividends fixed by the by-laws: January 23 and July 23.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$19,569 22 }	39,671 07
during the year ending Oct. 31, 1897, . . . { 2½ per cent., 20,101 85 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	255
Number of accounts closed during the year ending Oct. 31, 1897, . . .	208
Total number of open accounts Oct. 31, 1897,	2,575
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	3,002 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	169,426 33
Number of same,	1,943
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	136,851 83
Number of same,	1,587
Date of examination by commissioner: May 14.	

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 41.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

Z. L. BICKNELL,

JOHN W. BATES,

E. G. BATES,

H. F. BICKNELL,

N. D. CANTERBURY,

JOSEPH A. CUSHING,

T. H. EMERSON.

Open for business every business day except Saturdays, 2 to 5 P. M. ; Saturdays, 2 to 6 P. M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$74,000 00	Deposits,	\$797,559 14
Bank stock, as per schedule, .	52,046 50	Guaranty fund, . .	37,940 00
Loans on bank stock,	900 00	Profit and loss account,	22,444 67
Railroad bonds, as per schedule, .	55,000 00		
Real estate by foreclosure, . .	5,962 00		
Loans on real estate,	540,163 38		
Loans on personal security, . .	93,155 43		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books, . .	1,150 00		
Deposits in banks, on interest, .	29,362 46		
Cash on hand,	1,204 04		
	\$857,943 81		\$857,943 81

Cash on Deposit in Bank :—

Broadway National Bank, Boston, \$29,362 46

Loans on Bank Stock :—

10 shares Cape Cod National Bank, Harwich, \$900 00

East Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$10,100 00	\$10,000 00
of Brockton, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,330 00	3,000 00
of Dayton, Ohio, 4s, . . .	3,000	3,030 00	3,000 00*
of Detroit, Mich., 6s, . . .	1,000	1,180 00	1,000 00
of Detroit, Mich., 7s, . . .	2,000	2,400 00	2,000 00
of Fall River, Mass., 6s, . . .	2,000	2,340 00	2,000 00
of Fort Wayne, Mich., 4½s, . . .	5,000	5,400 00	5,000 00
of Lynn, Mass., 5s, . . .	1,000	1,090 00	1,000 00
of Newton, Mass., 6s, . . .	2,000	2,320 00	2,000 00
of Peoria, Ill., 7s, . . .	3,000	3,150 00	3,000 00
of Portland, Me., 6s, . . .	3,000	3,645 00	3,000 00
of Providence, R. I., 5s, . . .	2,000	2,250 00	2,000 00
of Springfield, Mass., 6s, . . .	1,000	1,170 00	1,000 00
of Springfield, Mass., 7s, . . .	1,000	1,180 00	1,000 00
Town of South Abington, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Turner's Falls, Mass., 4s, . . .	5,000	5,225 00	5,000 00
of Weymouth, Mass., 4s, . . .	11,000	11,605 00	11,000 00
District of Columbia 7s, . . .	4,000	4,540 00	4,000 00
	\$74,000	\$79,755 00	\$74,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston Nat'l Bank, Boston, . . .	\$3,000	\$2,700 00	\$3,000 00
10	Central Nat'l Bank, Boston, . . .	1,000	1,070 00	1,000 00
35	Columbian Nat'l Bank, Boston, . . .	3,500	2,905 00	3,500 00
25	Everett Nat'l Bank, Boston, . . .	2,500	2,225 00	2,500 00
5	First Ward N'l Bank, Boston, . . .	500	635 00	500 00
25	Freeman's Nat'l Bank, Boston, . . .	2,500	2,125 00	2,250 00
25	Globe National Bank, Boston, . . .	2,500	2,100 00	2,250 00
18	Howard Nat'l Bank, Boston, . . .	1,800	1,548 00	1,684 00
17	Manufacturers' N'l B'k, Boston, . . .	1,700	1,700 00	1,700 00
20	Metropolitan N'l Bank, Boston, . . .	2,000	1,800 00	1,862 50
25	N'l Bank of Commerce, Boston, . . .	2,500	2,625 00	2,500 00
33	N'l B'k of No. America, Boston, . . .	3,300	3,009 00	3,300 00
25	Nat'l Exchange Bank, Boston, . . .	2,500	3,175 00	2,500 00
22	N'l Hide & Leather B'k, Boston, . . .	2,200	2,310 00	2,200 00
4	National Revere Bank, Boston, . . .	400	320 00	400 00
16	Old Boston N'l Bank, Boston, . . .	1,600	1,648 00	1,600 00
27	Shawmut Nat'l Bank, Boston, . . .	2,700	2,997 00	2,700 00

East Weymouth Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	State National Bank, Boston, .	\$1,500	\$1,620 00	\$1,500 00
25	Third National Bank, Boston, .	2,500	2,250 00	2,500 00
2	Tremont Nat'l Bank, Boston, .	200	140 00	200 00
25	Dedham Nat'l Bank, Dedham, .	2,500	2,625 00	2,500 00
5	Salem National Bank, Salem, .	500	490 00	500 00
69	Union Nat'l Bank, Weymouth, .	6,900	7,107 00	6,900 00
25	Massachusetts Loan and Trust Company, Boston, . . .	2,500	2,500 00	2,500 00
		\$52,800	\$51,624 00	\$52,046 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$15,820 00	\$14,000 00
Boston & Lowell R.R. 5s, . . .	3,000	3,090 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	5,000 00
Maine Central R.R. 7s,	7,000	7,140 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,030 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Portland & Ogdensburg R.R. 6s, . .	8,000	8,480 00	8,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$55,000	\$58,925 00	\$55,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,362 46	3 per cent.	\$11,148 00	5 per cent.	\$6,330 00	6½ per cent.
37,000 00	4 “	4,800 00	5½ “	9,025 10	7 “
46,500 00	4½ “	524,340 71	6 “	1,225 00	8 “

Value, by books, of real estate held or owned by foreclosure or otherwise, \$5,962 00
 Assessed value of the same, 6,950 00
 Number of loans which are of an amount not exceeding \$3,000 each, 372
 Aggregate amount of the same, 456,668 81
 Total number of loans upon real estate, 385

East Weymouth Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$43,014 85
Times for the dividends fixed by the by-laws: April 10 and October 10.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$15,825 65 } during the year ending Oct. 31, 1897, . . . { 2½ per cent., 16,847 04 }	32,672 69
Number of accounts opened during the year ending Oct. 31, 1897,	300
Number of accounts closed during the year ending Oct. 31, 1897,	161
Total number of open accounts Oct. 31, 1897,	2,166
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,190 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	141,566 38
Number of same,	1,725
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	97,987 88
Number of same,	1,495
Date of examination by commissioner: February 15.	

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 54.

JOHN CARR, *President.*

FRANK E. GRANGER, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CARR,

WILLIAM S. LELAND,

SAMUEL B. HOPKINS,

GREENLEAF C. GEORGE,

GORHAM ROGERS,

GEORGE E. BULLARD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$213,100 00	Deposits,	\$3,973,187 28
Bank stock, as per schedule, .	57,200 00	Guaranty fund, .	119,668 25
Loans on bank stock, . . .	1,000 00	Interest account, .	2,106 32
Railroad bonds, as per schedule, .	571,500 00	Profit and loss ac-	
Loans on real estate,	2,138,932 13	count,	26,002 93
Loans on personal security, . .	850,000 00	Suspense account, .	2,511 47
Deposits in banks, on interest, .	280,686 67	Tax account, . . .	5,000 00
Deposits in banks, not on interest,	5,000 00		
Expense account,	616 83		
Short and surplus account, . .	230 79		
Cash on hand,	10,209 83		
	\$4,128,476 25		\$4,128,476 25

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$128,725 00
National Revere Bank, Boston,	63,513 23
People's National Bank, Boston,	93,448 44

Loan on Bank Stock:—

10 shares National Exchange Bank, Boston,	\$1,000 00
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Eliot Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$4,000	\$4,620 00	\$4,000 00
of Boston, Mass., 4s, . . .	42,600	42,813 00	42,600 00
of Boston, Mass., 5s, . . .	25,000	28,125 00	25,000 00
of Boston, Mass., 6s, . . .	5,000	5,900 00	5,000 00
of Fall River, Mass., 4½s, . .	10,000	10,475 00	10,000 00
of Fall River, Mass., 6s, . .	10,000	11,800 00	10,000 00
of Haverhill, Mass., 4s, . . .	25,000	26,250 00	25,000 00
of Holyoke, Mass., 4s, . . .	20,000	21,100 00	20,000 00
of Lynn, Mass., 5s, . . .	10,000	10,950 00	10,000 00
of Marlborough, Mass., 4s, . .	9,000	9,540 00	9,000 00
of Providence, R. I., 4½s, . .	5,000	5,087 50	5,000 00
of Providence, R. I., 5s, . . .	20,000	20,820 00	20,000 00
of Springfield, Mass., 6s, . .	20,000	23,500 00	20,000 00
District of Columbia 5s, . . .	7,000	7,192 50	7,000 00
State of New Hampshire 6s, . .	500	590 00	500 00
	\$213,100	\$228,763 00	\$213,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,050 00	\$1,000 00
70	Atlas National Bank, Boston, .	7,000	7,490 00	7,000 00
20	Columbian Nat'l Bank, Boston, .	2,000	1,660 00	2,000 00
50	Continental N'l Bank, Boston, .	5,000	5,100 00	5,000 00
10	Eliot National Bank, Boston, .	1,000	1,170 00	1,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,118 00	1,300 00
30	Market Nat'l Bank, Boston, .	3,000	1,950 00	3,000 00
30	Merchants' N'l Bank, Boston, .	3,000	4,530 00	3,000 00
61	Mt. Vernon N'l Bank, Boston, .	6,100	6,100 00	6,100 00
10	N'l B'k of No. America, Boston, .	1,000	930 00	1,000 00
20	N'l B'k of Redemption, Boston, .	2,000	2,280 00	2,000 00
10	National Eagle Bank, Boston, .	1,000	750 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	21,033 00	17,100 00
43	Shawmut N'l B'k, Boston, .	4,300	4,773 00	4,300 00
14	State National Bank, Boston, .	1,400	1,512 00	1,400 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,250 00	1,000 00
		\$57,200	\$62,696 00	\$57,200 00

Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$52,750 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,430 00	11,000 00
Boston & Lowell R.R. 4s, . . .	50,000	51,750 00	50,000 00
Boston & Maine R.R. 4s, . . .	25,000	26,750 00	25,000 00
Boston & Providence R.R. 4s, . .	25,000	26,500 00	25,000 00
Concord & Montréal R.R. 4s, . .	50,000	52,000 00	50,000 00
Conn & Passumpsic Rivers R.R. 4s,	25,000	26,750 00	25,000 00
Connecticut River R.R. 4s, . . .	25,000	27,000 00	25,000 00
Fitchburg R.R. 4s,	25,000	26,062 50	25,000 00
Fitchburg R.R. 5s,	5,000	5,165 00	5,000 00
Maine Central R.R. 4½s,	50,000	54,500 00	50,000 00
Newport & Richford R.R. 5s, . .	22,000	23,540 00	22,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	25,000	28,000 00	25,000 00
Old Colony R.R. 4s,	85,000	90,150 00	85,000 00
Portland & Ogdensburg R.R. 6s, .	16,500	17,490 00	16,500 00
Salem & Lowell R.R. 6s,	20,000	20,400 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	37,000	39,590 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,887 50	25,000 00
	\$571,500	\$606,715 00	\$571,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$192,238 23	2 per cent.	\$127,500 00	4½ per cent.	\$1,500 00	5½ per cent.
88,448 44	2½ “	954,950 00	4½ “	26,000 00	5½ “
100,000 00	3¾ “	728,107 32	5 “	26,549 92	6 “
1,025,324 89	4 “				

Number of loans which are of an amount not exceeding \$3,000 each, 189
 Aggregate amount of the same, \$327,832 13
 Total number of loans upon real estate, 409
 Amount of investments from which no income is received, 5,000 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 173,492 38
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.

Eliot Five Cents Savings Bank—Concluded.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1897,	{ 2 per cent., \$70,734 99 } { 2 per cent., 73,577 52 }	\$144,312 51
Number of accounts opened during the year ending Oct. 31, 1897,	1,480	
Number of accounts closed during the year ending Oct. 31, 1897,	1,023	
Total number of open accounts Oct. 31, 1897,	11,751	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		9,020 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		851,247 97
Number of same,	11,434	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		700,217 02
Number of same,	9,229	
Date of examination by commissioner: March 22.		

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 17.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SHATTUCK,
JAMES H. KIDDER,

SAMUEL WHITE,
GEORGE E. DAVIS.

Open for business every business day, 9 A. M. to 1 P. M. ; also Saturdays, 2 to 4 P. M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$965,000 00	Deposits, . . .	\$6,842,058 60
Bank stock, as per schedule, .	286,500 00	Guaranty fund, .	345,000 00
Loans on bank stock, . . .	15,400 00	Interest account, .	70,229 86
Railroad bonds, as per schedule, .	525,000 00	Profit and loss account, . . .	260,000 00
Loans on railroad stock, . . .	100,000 00		
Real estate (for banking purposes),	20,000 00		
Loans on real estate,	3,527,816 00		
Loans on personal security, . .	1,675,570 00		
Loans to counties, cities or towns (notes),	197,800 00		
Deposits in banks, on interest, .	184,730 17		
Cash on hand,	19,472 29		
	\$7,517,288 46		\$7,517,288 46

Cash on Deposit in Banks, amount in each :—

National Hide and Leather Bank, Boston,	\$95,841 52
Winthrop National Bank, Boston,	88,888 65

Loans on Bank Stock, amount on each :—

100 shares Arlington National Bank, Lawrence,	\$10,000 00
35 shares Merchants' National Bank, Lawrence,	3,000 00
20 shares Merchants' National Bank, Lawrence,	1,600 00
10 shares Pacific National Bank, Lawrence,	800 00

Loan on Railroad Stock :—

1,000 shares Boston & Maine R.R.,	\$100,000 00
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Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$200,000	\$201,000 00	\$200,000 00
of Brockton, Mass., 4s,	40,000	40,950 00	40,000 00
of Chicago, Ill., 4s,	135,000	135,000 00	135,000 00
of Dayton, Ohio, 5s,	36,000	36,250 00	36,000 00*
of Fall River, Mass., 6s,	25,000	28,000 00	25,000 00
of Holyoke, Mass., 4s,	50,000	53,500 00	50,000 00
of Indianapolis, Ind., 4s,	100,000	103,000 00	100,000 00
of Lawrence, Mass., 4s,	158,000	162,600 00	158,000 00
of Lawrence, Mass., 6s,	5,000	5,400 00	5,000 00
of Newton, Mass., 4s,	100,000	108,000 00	100,000 00
of Newton, Mass., 5s,	16,000	17,200 00	16,000 00
United States 4s,	100,000	126,000 00	100,000 00
	\$965,000	\$1,016,900 00	\$965,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	\$4,000	\$4,300 00	\$4,000 00
130	Atlas National Bank, Boston,	13,000	13,900 00	13,000 00
6	Blackstone N'l Bank, Boston,	600	500 00	500 00
30	Boston National Bank, Boston,	3,000	2,700 00	2,700 00
20	Continental N'l Bank, Boston,	2,000	2,040 00	2,000 00
80	Eliot National Bank, Boston,	8,000	9,360 00	8,000 00
100	Everett Nat'l Bank, Boston,	10,000	8,900 00	8,800 00
47	Globe National Bank, Boston,	4,700	3,900 00	3,900 00
232	Howard Nat'l Bank, Boston,	23,200	19,900 00	19,600 00
60	Lincoln National Bank, Boston,	6,000	4,500 00	4,200 00
40	Massachusetts N'l B'k, Boston,	4,000	3,000 00	3,000 00
200	Merchants' N'l Bank, Boston,	20,000	30,200 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	4,600 00	4,600 00
75	N'l B'k of Commerce, Boston,	7,500	7,875 00	7,500 00
80	National Bank of the Common- wealth, Boston,	8,000	11,200 00	8,000 00
150	N'l B'k of No. America, Boston,	15,000	13,950 00	13,800 00
250	N'l B'k of the Republic, Boston,	25,000	35,000 00	25,000 00
130	National City Bank, Boston,	13,000	8,840 00	8,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,400 00	10,000 00
225	National Revere Bank, Boston,	22,500	18,000 00	18,000 00
10	National Union Bank, Boston,	1,000	1,300 00	1,000 00
166	Nat'l Webster Bank, Boston,	16,600	16,700 00	16,600 00

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
100	North National Bank, Boston,	\$10,000	\$9,200 00	\$9,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,900 00	2,700 00
100	State National Bank, Boston, .	10,000	10,800 00	10,000 00
66	Suffolk National Bank, Boston,	6,600	6,700 00	6,600 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,500 00	3,500 00
300	Bay State Nat'l B'k, Lawrence,	22,500	33,000 00	22,500 00
300	Lawrence Nat'l B'k, Lawrence,	30,000	36,000 00	30,000 00
		\$308,500	\$333,165 00	\$286,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$50,000	\$51,000 00	\$50,000 00
Boston & Lowell R.R. 4½s,	50,000	52,500 00	50,000 00
Boston & Maine R.R. 4½s,	50,000	58,000 00	50,000 00
Concord & Montreal R.R. 4s,	200,000	204,000 00	200,000 00
Fitchburg R.R. 5s,	105,000	113,150 00	105,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	53,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,200 00	20,000 00
	\$525,000	\$551,850 00	\$525,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$184,730 17	2 per cent.	\$184,000 00	4½ per cent.	\$2,374,245 00	5 per cent.
15,000 00	3½ “	355,000 00	4½ “	92,550 00	5½ “
25,000 00	3½ “	639,000 00	4½ “	381,991 00	6 “
1,395,300 00	4 “	54,500 00	4½ “		

Essex Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	32,000 00
Net income received from same during year ending Oct. 31, 1897,	1,790 17
Number of loans which are of an amount not exceeding \$3,000 each,	532
Aggregate amount of the same,	695,546 00
Total number of loans upon real estate,	774
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	342,616 05
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$126,762 11 } during year ending Oct. 31, 1897, { 2 per cent., 128,331 88 }	255,093 99
Number of accounts opened during the year ending Oct. 31, 1897,	3,977
Number of accounts closed during the year ending Oct. 31, 1897,	3,280
Total number of open accounts Oct. 31, 1897,	19,533
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	13,486 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,503,547 51
Number of same,	26,003
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,536,632 09
Number of same,	15,271
Date of examination by commissioner: April 12.	

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 25.

JAMES P. STEWART, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WOODBURY A. HAM,

SAMUEL P. CANNELL,

DANIEL B. FESSENDEN,

SAMUEL M. JOHNSON,

NATHANIEL J. MEAD.

Open for business every business day, 2 to 4 P.M.; also Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$2,000 00	Deposits,	\$192,640 55
Loans on real estate,	125,325 00	Guaranty fund,	2,475 00
Loans on personal security,	1,000 00	Profit and loss account,	1,558 81
Loans to counties, cities or towns (notes),	60,200 00		
Deposits in banks, on interest,	6,573 89		
Deposits in banks, not on interest,	220 93		
Cash on hand,	1,354 54		
	\$196,674 36		\$196,674 36

Cash on Deposit in Banks, amount in each :—

Winthrop National Bank, Boston,	\$359 23
First National Bank, Chelsea,	2,057 75
Winnisimmet National Bank, Chelsea,	329 30
National Security Bank, Boston,	1,303 58
First National Bank, Malden,	217 35
Mercantile Trust Company, Boston,	2,527 61

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe Nat'l Bank, Boston,	\$2,000	\$1,680 00	\$2,000 00

Everett Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,659 23	2 per cent.	\$4,800 00	4½ per cent.	\$2,500 00	5½ per cent.
4,914 66	2½ “	8,500 00	4½ “	36,850 00	5½ “
46,900 00	4 “	28,550 00	5 “	58,425 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each,	75	
Aggregate amount of the same,		\$114,525 00
Total number of loans upon real estate,	72	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		8,055 52
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,896 16 } during the year ending Oct. 31, 1897, { 2 per cent., 3,237 26 }		6,133 42
Number of accounts opened during the year ending Oct. 31, 1897,	291	
Number of accounts closed during the year ending Oct. 31, 1897,	157	
Total number of open accounts Oct. 31, 1897,	1,416	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		860 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		102,508 35
Number of same,	2,120	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		75,514 02
Number of same,	1,283	
Date of examination by commissioner: February 5.		

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 34.

GEORGE H. TABER, *President.*

CHARLES H. MORTON, *Treasurer.*

CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE H. TABER,

CYRUS D. HUNT,

WALTER P. WINSOR,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$17,778 00	Deposits,	\$509,806 74
Bank stock, as per schedule, .	110,070 00	Guaranty fund, .	25,540 17
Loans on bank stock,	600 00	Interest account, .	273 31
Railroad bonds, as per schedule,	23,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	3,253 16
poses),	4,500 00		
Real estate by foreclosure, .	10,000 00		
Loans on real estate,	262,354 57		
Loans on personal security, .	88,682 41		
Deposits in banks, on interest, .	15,182 33		
Deposits in banks, not on interest,	4,000 00		
Expense account,	47 90		
Sea View Hotel and Wharf Co.,*	2,153 96		
Cash on hand,	4 21		
	\$538,873 38		\$538,873 38

* Taken to secure indebtedness.

Cash on Deposit in Bank : —

National Bank of Fairhaven, Fairhaven, \$19,182 33

Loans on Bank Stock, amount on each : —

5 shares National Bank of Fairhaven, Fairhaven, \$300 00

9 shares National Bank of Fairhaven, Fairhaven, 300 00

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s,	\$6,500	\$6,630 00	\$6,500 00
United States 4s,	10,000	12,750 00	11,278 00
	\$16,500	\$19,380 00	\$17,778 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston National Bank, Boston,	\$10,000	\$9,250 00	\$12,000 00
50	Continental N'l Bank, Boston,	5,000	5,113 00	5,300 00
50	Eliot National Bank, Boston, .	5,000	5,888 00	6,500 00
50	Howard Nat'l Bank, Boston, . .	5,000	4,338 00	5,500 00
90	N'l B'k of Commerce, Boston,	9,000	9,472 00	10,350 00
80	N'l B'k of No. America, Boston,	8,000	7,440 00	8,000 00
60	N'l B'k of the Republic, Boston,	6,000	8,453 00	7,740 00
40	North National Bank, Boston,	4,000	3,710 00	5,160 00
30	State National Bank, Boston, .	3,000	3,248 00	3,450 00
158	N'l B'k of Fairhaven, Fairhaven,	12,640	11,850 00	12,640 00
40	Citizens' N'l B'k, New Bedford,	4,000	4,000 00	6,400 00
90	First Nat'l B'k, New Bedford, .	9,000	13,050 00	12,150 00
68	Merchants' Nat'l Bank, New Bedford,	6,800	11,900 00	10,880 00
40	National Bank of Commerce, New Bedford,	4,000	3,000 00	4,000 00
		\$91,440	\$100,712 00	\$110,070 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,500 00	\$10,000 00
Boston & Maine R.R. 4½s,	10,000	12,000 00	10,500 00
Concord & Montreal R.R. 4s, . . .	3,000	3,135 00	3,000 00
	\$23,000	\$25,635 00	\$23,500 00

Fairhaven Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,182 33 109,968 00	2 per cent. 5 “	\$62,107 41 12,856 00	5½ per cent. 5¼ “	\$156,055 57 10,650 00	6 per cent. 6½ “

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,800 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	10,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 189	
Aggregate amount of the same,	168,848 57
Total number of loans upon real estate, 209	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	23,838 50
Times for the dividends fixed by the by-laws: last Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$10,074 29 } during the year ending Oct. 31, 1897, . . { 1½ per cent., 7,472 50 }	17,546 79
Number of accounts opened during the year ending Oct. 31, 1897, 83	
Number of accounts closed during the year ending Oct. 31, 1897, 79	
Total number of open accounts Oct. 31, 1897, 915	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,551 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	47,712 95
Number of same, 383	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	83,549 43
Number of same, 655	
Date of examination by commissioner: July 27.	

FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 129.

THOMAS J. BORDEN, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT C. BROWN,

CHARLES M. ALLEN,

HENRY C. HAWKINS,

ROBERT HENRY,

CHARLES A. BASSETT.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$554,000 00	Deposits,	\$6,835,912 61
Bank stock, as per schedule, .	750,000 00	Guaranty fund, . . .	294,300 00
Loans on bank stock,	11,000 00	Interest account, . . .	80,812 03
Railroad bonds, as per schedule,	397,000 00	Profit and loss account,	9,500 00
Real estate (for banking purposes),	46,000 00	Suspense account, balance due on mortgage loans,	22,236 00
Real estate by foreclosure, . .	15,000 00		
Loans on real estate,	3,504,751 00		
Loans on personal security, . .	1,899,900 00		
Deposits in banks, on interest, .	38,727 40		
Expense account,	1,052 45		
Howland Mills Corp'n stock,* .	20,000 00		
Cash on hand,	5,329 79		
	\$7,242,760 64		\$7,242,760 64

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$2,663 20
Massasoit National Bank, Fall River,	15,000 00
Metacomet National Bank, Fall River,	1,064 20
Third National Bank, Springfield,	20,000 00

Loan on Bank Stock : —

166 shares Metropolitan National Bank, Boston,	\$11,000 00
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Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$200,000	\$220,000 00	\$200,000 00
of Boston, Mass., 5s, . . .	100,000	111,000 00	100,000 00
of Cambridge, Mass., 4s, . . .	80,000	84,000 00	80,000 00
of Chicago, Ill., 4s, . . .	50,000	54,000 00	50,000 00
of Fall River, Mass., 4s, . . .	13,000	13,260 00	13,000 00
of Fall River, Mass., 5s, . . .	13,000	14,740 00	13,000 00
of Fall River, Mass., 6s, . . .	32,000	37,160 00	32,000 00
of Lynn, Mass., 4s, . . .	35,000	35,650 00	35,000 00
of Waltham, Mass., 4s, . . .	6,000	6,240 00	6,000 00
of Worcester, Mass., 4s, . . .	25,000	27,000 00	25,000 00
	\$554,000	\$603,050 00	\$554,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Eliot National Bank, Boston, .	\$15,000	\$17,350 00	\$15,000 00
400	Faneuil Hall N'l Bank, Boston, .	40,000	50,000 00	40,000 00
330	First National Bank, Boston, .	33,000	73,920 00	72,600 00
300	Howard Nat'l Bank, Boston, .	30,000	25,800 00	30,000 00
160	Merchants' Nat'l Bank, Boston, .	16,000	24,160 00	16,000 00
200	N'l Bank of Commerce, Boston, .	20,000	20,100 00	20,000 00
400	N'l B'k of No. America, Boston, .	40,000	37,200 00	40,000 00
107	N'l B'k of Redemption, Boston, .	10,700	12,198 00	10,700 00
250	N'l Hide & Leather B'k, Boston, .	25,000	25,100 00	25,000 00
300	National Revere Bank, Boston, .	30,000	24,000 00	30,000 00
232	Second National Bank, Boston, .	23,200	40,600 00	34,800 00
200	Washington N'l Bank, Boston, .	20,000	18,000 00	20,000 00
100	First National Bank, Chelsea, .	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River, .	71,500	75,075 00	71,500 00
50	First Nat'l Bank, Fall River, .	5,000	8,150 00	8,150 00
650	Massasoit N'l B'k, Fall River, .	65,000	97,500 00	76,050 00
935	Metacomet N'l B'k, Fall River, .	93,500	116,875 00	93,500 00
150	Second Nat'l Bank, Fall River, .	15,000	22,500 00	15,000 00
500	First Nat'l Bank, New Bedford, .	50,000	72,500 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	42,900 00	29,700 00
420	N'l Bank of Commerce, New Bedford,	42,000	25,200 00	42,000 00
		\$676,900	\$839,128 00	\$750,000 00

Fall River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$70,000	\$79,800 00	\$70,000 00
Boston & Lowell R.R. 4s,	25,000	25,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,350 00	15,000 00
Concord & Montreal R.R. 4s,	10,000	10,300 00	10,000 00
Maine Central R.R. 6s,	10,000	10,600 00	10,000 00
Maine Central R.R. 7s,	7,000	7,150 00	7,000 00
New York, Providence & Boston R.R. 7s,	10,000	10,300 00	10,000 00
Old Colony R.R. 4s,	150,000	161,000 00	150,000 00
Old Colony R.R. 4½s,	50,000	52,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,000 00	50,000 00
	\$397,000	\$424,000 00	\$397,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,727 40	2 per cent.	\$100,000 00	4½ per cent.	\$1,974,617 00	5½ per cent.
35,000 00	3 “	1,170,000 00	4½ “	106,800 00	6 “
330,000 00	4 “	1,734,234 00	5 “		

Amount invested in real estate for banking purposes,	\$46,000 00
Estimated value of the same,	48,000 00
Assessed value of the same,	48,000 00
Net income received from same during year ending Oct. 31, 1897,	700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	15,000 00
Assessed value of the same,	13,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,099	
Aggregate amount of the same,	1,607,747 00
Total number of loans upon real estate,	1,401
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	362,675 49
Times for the dividends fixed by the by-laws: first Monday in April and October.	

Fall River Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2½ per cent., \$146,894 10 } during the year ending Oct. 31, 1897, . . . { 2½ per cent., 147,857 12 }	\$294,751 22
Number of accounts opened during the year ending Oct. 31, 1897,	2,277
Number of accounts closed during the year ending Oct. 31, 1897,	1,945
Total number of open accounts Oct. 31, 1897,	14,044
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	15,031 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,026,482 83
Number of same,	13,033
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,156,798 04
Number of same,	12,469
Date of examination by commissioner: July 1.	

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 27.

WALTER C. DURFEE, *President.*

CHARLES J. HOLMES, *Treasurer.*

CHARLES S. WARING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

JAMES M. OSBORN,

LEONTINE LINCOLN,

EDWARD B. JENNINGS,

JUNIUS P. PRENTISS.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$125,000 00	Deposits,	\$3,741,752 26
Bank stock, as per schedule, .	484,100 00	Guaranty fund, .	110,000 00
Railroad bonds, as per schedule, .	285,000 00	Interest account, .	82,063 01
Real estate (for banking purposes),	45,000 00	Profit and loss account,	18,881 27
Real estate by foreclosure,	49,285 48	Rental account, . .	22,222 21
Loans on real estate,	2,182,526 00	Uncompleted mortgage loans,	11,857 93
Loans on personal security,	731,385 00		
Deposits in banks, on interest, . .	46,726 70		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	3,903 03		
Border City Mfg. Co. stock,* . . .	8,796 78		
Granite Mills stock,*	10,530 05		
Cash on hand,	9,523 64		
	<hr/> \$3,986,776 68		<hr/> \$3,986,776 68

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$10,250 25
Second National Bank, Fall River,	41,476 45

Fall River Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$50,000	\$52,625 00	\$50,000 00
of Everett, Mass., 4s, . . .	25,000	26,625 00	25,000 00
of Lynn, Mass., 4s, . . .	50,000	51,500 00	50,000 00
	\$125,000	\$130,750 00	\$125,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$5,375 00	\$5,000 00
250	Atlas National Bank, Boston, .	25,000	27,000 00	25,000 00
150	Blackstone Nat'l Bank, Boston,	15,000	12,750 00	15,000 00
100	Boston National Bank, . . .	10,000	9,050 00	10,000 00
250	Continental N'l Bank, Boston, .	25,000	25,812 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,766 00	1,500 00
160	Everett Nat'l Bank, Boston, . .	16,000	14,240 00	16,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	12,500 00	10,000 00
50	First National Bank, Boston, .	5,000	11,200 00	5,000 00
200	Howard National Bank, Boston,	20,000	17,350 00	20,000 00
300	Lincoln Nat'l Bank, Boston, . .	30,000	22,500 00	30,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	13,500 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	18,615 00	8,500 00
35	N'l Bank of Commerce, Boston,	3,500	3,684 00	3,500 00
145	N'l B'k of No. America, Boston,	14,500	13,448 00	14,500 00
250	N'l B'k of Redemption, Boston,	25,000	28,562 00	25,000 00
100	National City Bank, Boston, . .	10,000	6,625 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	19,050 00	15,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	31,500 00	30,000 00
100	Nat'l Revere Bank, Boston, . .	10,000	8,000 00	10,000 00
20	National Webster B'k, Boston,	2,000	2,000 00	2,000 00
120	Shawmut Nat'l Bank, Boston, .	12,000	13,440 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	23,125 00	25,000 00
400	Third National Bank, Boston, .	40,000	36,000 00	40,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	9,170 00	7,000 00
300	First Nat'l Bank, Chelsea, . .	30,000	30,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham, . .	2,000	2,120 00	2,000 00
100	Metacomet N'l B'k, Fall River,	10,000	12,500 00	10,000 00
36	Nat'l Union Bank, Fall River, .	3,600	3,780 00	3,600 00
412	Second Nat'l Bank, Fall River, .	41,200	65,920 00	41,200 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
100	First National Bank, Malden, . .	10,000	16,000 00	10,000 00
10	Oxford Nat'l Bank, Oxford, . .	1,000	1,100 00	1,000 00
13	Palmer Nat'l Bank, Palmer, . .	1,300	1,660 00	1,300 00
		\$484,100	\$524,342 00	\$484,100 00

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,812 00	\$50,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,125 00	25,000 00
Maine Central R.R. 4½s, . . .	25,000	27,000 00	25,000 00
Old Colony R.R. 4s, . . .	50,000	53,750 00	50,000 00
Rutland R.R. 5s, . . .	100,000	100,375 00	80,000 00*
St. Johnsbury & Lake Champlain R.R. 5s, . . .	55,000	68,750 00	55,000 00
	\$305,000	\$327,812 00	\$285,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,726 70	2 per cent.	\$1,211,550 00	5 per cent.	\$28,185 00	6 per cent.
160,000 00	4 “	1,175,176 00	5½ “	16,000 00	7½ “
323,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	65,750 00
Assessed value of the same,	68,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,790 75
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	49,285 48
Assessed value of the same,	58,700 00
Net income received from same during year ending Oct. 31, 1897, . . .	300 00
Number of loans which are of an amount not exceeding \$3,000 each, 499	
Aggregate amount of the same,	758,051 00
Total number of loans upon real estate,	676
Amount of investments from which no income is received,	40,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	197,502 89
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$77,931 67 } during the year ending Oct. 31, 1897, . . . { 2½ per cent., 78,978 29 }	156,909 96
Number of accounts opened during the year ending Oct. 31, 1897, . . .	2,336
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,936
Total number of open accounts Oct. 31, 1897,	13,308

Fall River Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$9,518 12
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	689,915 94
Number of same,	19,587
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	684,790 46
Number of same,	10,381
Date of examination by commissioner: June 15.	

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 31.

WILLARD HOWE, *President.*

GEORGE E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE E. CUTLER,

H. L. SAWYER,

D. T. BRIDGES,

C. D. LEWIS,

J. T. WHITNEY,

A. R. NEWTON.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$30,490 00	Deposits,	\$660,906 04
Loans on bank stock,	8,300 00	Guaranty fund,	14,425 00
Loans on railroad bonds,	100 00	Cemetery funds,	558 98
Real estate by foreclosure,	11,350 00	Undivided earnings,	23,742 44
Loans on real estate,	426,330 40		
Loans on personal security,	190,621 80		
Loans to counties, cities or towns (notes),	15,000 00		
Loans on depositors' books,	890 00		
Deposits in banks, on interest,	12,905 00		
Deposits in banks, not on interest,	1,202 62		
Taxes,	375 98		
Insurance,	329 30		
Furniture,	1,040 00		
Cash on hand,	697 36		
	<u>\$699,632 46</u>		<u>\$699,632 46</u>

Cash on Deposit in Banks, amount in each:—

Framingham National Bank, South Framingham,	\$1,202 62
Boston Safe Deposit and Trust Company, Boston,	12,905 00

Farmers' and Mechanics' Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

122 shares Hancock National Bank, Boston,	\$8,000 00*
5 shares Boylston National Bank, Boston,	300 00

Loan on Railroad Bonds:—

\$100 Maine Central R.R. 6s,	\$100 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	\$2,100 00	\$2,147 00	\$2,525 25
16	Eliot National Bank, Boston, .	1,600 00	1,884 00	2,084 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	850 00	950 00
40	Market National Bank, Boston,	4,000 00	2,600 00	3,908 25
10	National Revere Bank, Boston,	1,000 00	800 00	1,252 50
9	Second National Bank, Boston,	900 00	1,566 00	1,358 25
6	Shawmut Nat'l Bank, Boston, .	600 00	672 00	724 50
5	First National Bank, Chelsea, .	500 00	600 00	650 00
101 $\frac{3}{4}$	Holliston Nat'l Bank, Holliston,	1,033 33	775 00	1,504 25
9	Northborough National Bank, Northborough,	900 00	1,035 00	1,134 00
100	Framingham National Bank, South Framingham,	10,000 00	12,000 00	13,399 00
10	First Nat'l Bank, West Newton,	1,000 00	1,000 00	1,000 00
		\$24,633 33	\$25,929 00	\$30,490 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,905 00	2 per cent.	\$12,000 00	4 $\frac{1}{2}$ per cent.	\$3,700 00	5 $\frac{1}{2}$ per cent.
25,000 00	4 " "	10,000 00	4 $\frac{3}{4}$ " "	112,712 20	6 " "
15,000 00	4 $\frac{1}{4}$ " "	462,830 00	5 " "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$11,350 00
Assessed value of the same,	13,350 00
Net income received from same during year ending Oct. 31, 1897,	300 00
Number of loans which are of an amount not exceeding \$3,000 each,	252
Aggregate amount of the same,	277,892 20
Total number of loans upon real estate,	232
Amount of investments from which no income is received,	19,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	32,346 03
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	

* This loan, in excess of the legal limit, will be corrected.

Farmers' and Mechanics' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$11,554 11 } during the year ending Oct. 31, 1897, . { 2 per cent., 12,156 70 }	\$23,710 81
Number of accounts opened during the year ending Oct. 31, 1897, .	421
Number of accounts closed during the year ending Oct. 31, 1897, .	211
Total number of open accounts Oct. 31, 1897,	2,321
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,471 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	166,741 45
Number of same,	2,304
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	128,077 91
Number of same,	1,689
Date of examination by commissioner: January 15.	

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 44.

CHARLES E. WARE, *President.*BRIGHAM N. BULLOCK, *Treasurer.*EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RODNEY WALLACE,

CHARLES E. WARE,

CARMI M. PARKER,

REUBEN R. CONN,

HENRY G. MORSE.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$205,597 50	Deposits, . . .	\$3,431,582 16
Bank stock, as per schedule, .	244,397 00	Guaranty fund, .	145,000 00
Loans on bank stock, . . .	18,550 00	Interest account, .	85,360 90
Railroad bonds, as per schedule, .	294,200 00		
Railroad notes, . . .	50,000 00		
Real estate (for banking purposes), . . .	130,000 00		
Real estate by foreclosure, . . .	23,200 00		
Loans on real estate, . . .	1,441,990 00		
Loans on personal security, . .	1,134,500 00		
Loans to counties, cities or towns (notes), . . .	18,000 00		
Deposits in banks, on interest, .	100,240 58		
Cash on hand, . . .	1,267 98		
	\$3,661,943 06		\$3,661,943 06

Cash on Deposit in Bank :—

Fitchburg National Bank, Fitchburg, \$100,240 58

Loans on Bank Stock, amount on each :—

5 shares Fitchburg National Bank, Fitchburg,	\$450 00
112 shares Safety Fund National Bank, Fitchburg,	8,000 00
100 shares Manufacturers' Trust Company, Holyoke,	9,400 00
20 shares Springfield Safe Deposit and Trust Company, Springfield,	
5 shares Naumkeag National Bank, Salem,	700 00
5 shares First National Bank, Salem,	

Fitchburg Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½, . . .	\$15,000	\$15,000 00	\$15,000 00
of Fitchburg, Mass., 4s, . . .	56,000	58,620 00	56,000 00
of Keene, N. H., 3½s, . . .	12,000	12,000 00	12,000 00
of New Bedford, Mass., 4s, . . .	25,000	26,500 00	25,000 00
of Norwich, Conn., 7s, . . .	17,000	20,570 00	17,935 00
of Portland, Me., 6s, . . .	5,000	6,100 00	4,662 50
Town of Leominster, Mass., 4s, . . .	20,000	20,200 00	20,000 00
of Turner's Falls, Mass. (Fire District), 4s, . . .	25,000	25,890 00	25,000 00
United States 4s, . . .	30,000	34,200 00	30,000 00
	\$205,000	\$219,080 00	\$205,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic Nat'l Bank, Boston, .	\$6,000	\$6,480 00	\$7,500 00
100	Atlas National Bank, Boston, .	10,000	10,700 00	12,500 00
150	Boston Nat'l Bank, Boston, .	15,000	13,500 00	15,000 00
100	Eliot National Bank, Boston, .	10,000	11,800 00	13,000 00
150	Howard National Bank, Boston, .	15,000	13,050 00	15,000 00
166	Lincoln Nat'l Bank, Boston, .	16,600	12,450 00	16,600 00
225	Merchants' Nat'l Bank, Boston, .	22,500	34,200 00	23,750 00
75	N'l B'k of No. America, Boston, .	7,500	6,975 00	7,500 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,500 00	11,600 00
150	Nat'l Revere Bank, Boston, .	15,000	12,000 00	15,000 00
116	North National Bank, Boston, .	11,600	10,788 00	11,600 00
173	Fitchburg Nat'l B'k, Fitchburg, .	17,300	25,950 00	19,597 00
123	Rollstone Nat'l B'k, Fitchburg, .	12,300	17,220 00	13,530 00
170	Safety Fund N'l B'k, Fitchburg, .	17,000	17,000 00	18,020 00
50	Citizens' N'l B'k, New Bedford, .	5,000	4,250 00	5,000 00
100	National Bank of Commerce, New Bedford, . . .	10,000	5,500 00	12,400 00
5	Townsend N'l B'k, Townsend, .	500	550 00	500 00
133	Crocker N'l B'k, Turner's Falls, .	13,300	16,226 00	13,300 00
100	City Nat'l Bank, Worcester, .	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester, . . .	3,000	4,350 00	3,000 00
		\$227,600	\$247,989 00	\$244,397 00

Fitchburg Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$100,000	\$102,300 00	\$100,000 00
Fitchburg R.R. 4½s,	26,000	28,340 00	27,300 00
Fitchburg R.R. 5s,	119,000	126,000 00	120,500 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Old Colony R.R. 4s,	5,000	5,350 00	5,000 00
Vermont & Massachusetts R.R. 5s, . .	16,000	17,120 00	16,400 00
	\$291,000	\$304,860 00	\$294,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100,240 58	2½ per cent.	\$741,500 00	4½ per cent.	\$224,500 00	5½ per cent.
118,000 00	4 " "	26,100 00	4¾ " "	42,200 00	6 " "
50,000 00	4¼ " "	1,460,740 00	5 " "		

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	100,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,103 37
Value, by books, of other real estate held or owned by foreclosure or otherwise,	23,200 00
Assessed value of the same,	23,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 418	
Aggregate amount of the same,	583,790 00
Total number of loans upon real estate,	492
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	172,881 93
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$63,858 40 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 65,450 51 }	129,308 91
Number of accounts opened during the year ending Oct. 31, 1897, . . .	990
Number of accounts closed during the year ending Oct. 31, 1897, . . .	735
Total number of open accounts Oct. 31, 1897,	7,485
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	7,081 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	489,674 57
Number of same,	4,506
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	449,760 39
Number of same,	4,127
Date of examination by commissioner: September 13.	

FLORENCE SAVINGS BANK — FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 37.

SAMUEL PORTER, *President.*

M. E. GOULD, *Treasurer.*

M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

H. F. CUTLER,

L. F. PLIMPTON,

H. B. HAVEN, Jr.,

GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$35,000 00	Deposits, . . .	\$304,709 77
Bank stock, as per schedule, .	23,200 00	Guaranty fund, .	9,189 33
Railroad bonds, as per schedule,	28,000 00	Interest account, .	355 54
Real estate (for banking purposes),	4,745 92		
Real estate by foreclosure, .	1,545 00		
Loans on real estate,	138,388 40		
Loans on personal security, .	71,865 50		
Loans on depositors' books, .	300 00		
Deposits in banks, on interest, .	6,466 80		
Expense account,	4 50		
Premiums,	3,815 50		
Furniture and fixtures, . . .	479 49		
Cash on hand,	443 53		
	<hr/> \$314,254 64		<hr/> \$314,254 64

Cash on Deposit in Bank : —

Hampshire County National Bank, Northampton, \$6,466 80

Florence Savings Bank — Continued.
Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	\$7,000	\$7,332 50	\$7,000 00
Town of Abington, Mass., 4s, . .	8,000	8,020 00	8,000 00
of Braintree, Mass., 4s, . . .	15,000	16,050 00	15,000 00
of Orange, Mass., 4s, . . .	5,000	5,087 50	5,000 00
	\$35,000	\$36,490 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$9,350 00	\$8,500 00
40	First N'l Bank, Northampton,	4,000	4,800 00	4,000 00
90	Hampshire County Nat'l Bank, Northampton, . . .	9,000	10,800 00	9,000 00
17	Agawam N'l B'k, Springfield, .	1,700	1,275 00	1,700 00
		\$23,200	\$26,225 00	\$23,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,125 00	\$5,000 00
Boston & Providence R.R. 4s, . .	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s, . . .	12,000	12,480 00	12,000 00
Vermont & Massachusetts R.R. 4s, .	1,000	1,070 00	1,000 00
	\$28,000	\$29,275 00	\$28,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,466 80	4 per cent.	\$210,258 90	5 per cent.	\$295 00	6 per cent.

Florence Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$4,745 92
Estimated value of the same,	5,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1897,	120 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,545 00
Assessed value of the same,	1,000 00
Net income received from same during year ending Oct. 31, 1897,	100 20
Number of loans which are of an amount not exceeding \$3,000 each, 139	
Aggregate amount of the same,	133,653 90
Total number of loans upon real estate, 124	
Amount of investments from which no income is received,	1,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	14,167 96
Times for the dividends fixed by the by-laws: second Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,732 55 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 5,758 83 }	11,491 38
Number of accounts opened during the year ending Oct. 31, 1897,	165
Number of accounts closed during the year ending Oct. 31, 1897,	157
Total number of open accounts Oct. 31, 1897,	1,318
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	908 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	60,180 82
Number of same,	1,554
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	62,548 06
Number of same,	1,543
Date of examination by commissioner: May 13.	

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 34.

WILLIAM B. CROCKER, *President.*

EDWARD M. PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM B. CROCKER,

WILLIAM T. COOK,

RICHARD S. CARPENTER,

F. E. HARTSHORN,

A. H. MESSINGER.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesdays and Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$13,000 00	Deposits, . . .	\$285,877 70
Bank stock, as per schedule, .	60,450 00	Guaranty fund, .	11,400 00
Railroad bonds, as per schedule, .	61,700 00	Undivided profits, .	6,430 67
Loans on real estate, . . .	156,875 00		
Loans on personal security, .	9,985 00		
Deposits in banks, on interest, .	622 96		
Cash on hand,	1,075 41		
	<u>\$303,708 37</u>		<u>\$303,708 37</u>

Cash on Deposit in Bank :—

Winthrop National Bank, Boston, \$622 96

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Holyoke, Mass., 4s, . . .	\$4,000	\$4,260 00	\$4,000 00
of Lynn, Mass., 5s,	9,000	9,810 00	9,000 00
	<u>\$13,000</u>	<u>\$14,070 00</u>	<u>\$13,000 00</u>

Foxborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston, .	\$2,300	\$1,932 00	\$2,300 00
15	Boston National Bank, Boston, .	1,500	1,350 00	1,500 00
34	Boylston Nat'l Bank, Boston, .	3,400	4,046 00	3,400 00
10	Columbian N'l Bank, Boston, .	1,000	835 00	1,000 00
22	Continental N'l Bank, Boston, .	2,200	2,249 50	2,200 00
20	Everett National Bank, Boston, .	2,000	1,780 00	2,000 00
8	Faneuil Hall N'l Bank, Boston, .	800	1,000 00	800 00
30	Howard Nat'l Bank, Boston, .	3,000	2,535 00	3,000 00
5	Manufacturers' N'l B'k, Boston, .	500	500 00	500 00
29	Market Nat'l Bank, Boston, .	2,900	1,885 00	2,900 00
58	Metropolitan N'l Bank, Boston, .	5,800	5,220 00	5,800 00
10	Mt. Vernon N'l Bank, Boston, .	1,000	1,002 50	1,000 00
11	N'l Bank of Commerce, Boston, .	1,100	1,163 25	1,100 00
31	N'l B'k of No. America, Boston, .	3,100	2,821 00	3,100 00
10	National City Bank, Boston, .	1,000	680 00	1,000 00
43	National Eagle Bank, Boston, .	4,300	3,230 37	4,300 00
40	N'l Hide & Leather B'k, Boston, .	4,000	4,180 00	4,000 00
17	Nat'l Revere Bank, Boston, .	1,700	1,360 00	1,700 00
10	Nat'l Webster Bank, Boston, .	1,000	1,015 00	1,000 00
14	Old Boston N'l Bank, Boston, .	1,400	1,443 75	1,400 00
35	Shoe & Leather N'l B'k, Boston, .	3,500	3,220 00	3,500 00
6	Suffolk National Bank, Boston, .	600	612 00	600 00
40	Third National Bank, Boston, .	4,000	3,600 00	4,000 00
12	Tremont Nat'l Bank, Boston, .	1,200	841 50	1,200 00
24	Winthrop N'l Bank, Boston, .	2,400	3,168 00	2,400 00
36	Dedham Nat'l Bank, Dedham, .	3,600	3,816 00	3,600 00
5	National Bank of Wrentham, Wrentham, .	350	400 00	350 00
8	State Street Safe Deposit and Trust Company, Boston, .	800	816 00	800 00
		\$60,450	\$56,701 87	\$60,450 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,260 00	\$2,000 00
Boston & Lowell R.R. 4s,	11,000	11,335 00	11,000 00
Boston & Maine R.R. 4s,	3,000	3,180 00	3,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,475 00	5,000 00
Maine Central R.R. 4s,	6,000	6,180 00	6,000 00

Foxborough Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4½s,	\$5,000	\$5,450 00	\$5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,700 00	4,000 00
Salem & Lowell R.R. 6s,	700	714 00	700 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
	\$61,700	\$67,044 00	\$61,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$622 96 19,200 00	2 per cent. 5 “	\$4,800 00	5½ per cent.	\$142,860 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 161
 Aggregate amount of the same, \$138,260 00
 Total number of loans upon real estate, 154
 Amount of investments from which no income is received, 1,000 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 14,442 54
 Times for the dividends fixed by the by-laws: Wednesday after first
 Monday in June and December.
 Rate and amount of each semi-annual dividend { 2 per cent., \$5,068 48 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 5,246 34 } 10,314 82
 Number of accounts opened during the year ending Oct. 31, 1897, . . 172
 Number of accounts closed during the year ending Oct. 31, 1897, . . 109
 Total number of open accounts Oct. 31, 1897, 1,229
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 1,166 12
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 77,633 21
 Number of same, 1,078
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 73,345 54
 Number of same, 1,021
 Date of examination by commissioner: January 4.

FRAMINGHAM SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 43.

FRANKLIN E. GREGORY, *President*.

ARTHUR V. HARRINGTON, *Treasurer*.

ARTHUR V. HARRINGTON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

FRANKLIN E. GREGORY,

SAMUEL B. BIRD,

ADRIAN FOOTE,

J. HENRY ROBINSON,

FRANCIS C. STEARNS,

EDWARD F. KENDALL,

LUTHER F. FULLER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$75,750 00	Deposits, . . .	\$907,624 12
Bank stock, as per schedule, .	148,300 00	Guaranty fund, .	24,453 19
Loans on bank stock, . . .	500 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	30,000 00	count, . . .	13,811 44
Real estate by foreclosure, . .	50,266 85		
Loans on real estate, . . .	494,333 86		
Loans on personal security, . .	23,409 90		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	21,675 66		
Deposits in banks, not on interest, .	2,664 30		
Expense account, . . .	2,526 28		
Sundry stocks, . . .	5,769 00		
Furniture and fixtures, . . .	426 10		
Premiums, . . .	66,349 50		
Accrued interest, . . .	17,259 99		
Trustees of C. C. Esty, . . .	6,056 09		
Cash on hand, . . .	101 22		
	\$945,888 75		\$945,888 75

Cash on Deposit in Banks, amount in each :—

Shoe and Leather National Bank, Boston,	\$21,675 66
Framingham National Bank, South Framingham,	2,664 30

Loan on Bank Stock :—

3 shares Framingham National Bank, South Framingham,	\$300 00
2 shares Framingham National Bank, South Framingham,	200 00

Framingham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Keene, N. H., 4s., . . .	\$7,000	\$7,210 00	\$7,000 00
of Lewiston, Me., 5s., . . .	9,000	10,012 50	9,000 00
of Milwaukee, Wis., 5s., . . .	1,750	1,925 00	1,750 00
of Norwalk, Conn., 4s., . . .	30,000	30,000 00	30,000 00
of Stamford, Conn., 4s., . . .	3,000	3,187 50	3,000 00
Town of Spencer, Mass., 4s., . . .	20,000	21,050 00	20,000 00
Town of Cranston, R. I., 4s., . . .	5,000	5,225 00	5,000 00
	\$75,750	\$78,610 00	\$75,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, . . .	\$600	\$732 00	\$600 00
12	Blackstone N'l B'k, Boston, . . .	1,200	1,200 00	1,200 00
33	Boston Nat'l Bank, Boston, . . .	3,300	3,795 00	3,300 00
100	Central Nat'l Bank, Boston, . . .	10,000	14,400 00	10,000 00
100	Continental N'l B'k, Boston, . . .	10,000	13,000 00	10,000 00
155	Eliot National Bank, Boston, . . .	15,500	20,150 00	15,500 00
165	First National Bank, Boston, . . .	16,500	41,250 00	16,500 00
136	Howard Nat'l B'k, Boston, . . .	13,600	15,232 00	13,600 00
85	Mt. Vernon N'l Bank, Boston, . . .	8,500	11,900 00	8,500 00
119	N'l B'k of Commerce, Boston, . . .	11,900	15,827 00	11,900 00
10	N'l B'k of No. America, Boston, . . .	1,000	1,235 00	1,000 00
90	N'l B'k of the Republic, Boston, . . .	9,000	14,850 00	9,000 00
180	N'l Hide & Leather B'k, Boston, . . .	18,000	23,040 00	18,000 00
43	Nat'l Webster B'k, Boston, . . .	4,300	4,472 00	4,300 00
30	Second Nat'l Bank, Boston, . . .	3,000	5,700 00	3,000 00
50	Shoe & Leather N'l B'k, Boston, . . .	5,000	4,750 00	5,000 00
92	Merchants' Nat'l Bank, Port- land, Me.,	6,900	11,040 00	6,900 00
100	Framingham N'l Bank, South Framingham,	10,000	14,200 00	10,000 00
		\$148,300	\$216,773 00	\$148,300 00

Framingham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4½s,	\$10,000	\$10,825 00	\$10,000 00
Newport & Richford R.R. 5s, . . .	20,000	21,400 00	20,000 00*
	\$30,000	\$32,225 00	\$30,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,675 66	2 per cent.	\$4,000 00	4 per cent.	\$14,800 00	5½ per cent.
500 00	3 “	216,281 68	5 “	283,162 08	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$50,266 85
Assessed value of the same,	52,947 94
Number of loans which are of an amount not exceeding \$3,000 each,	242
Aggregate amount of the same,	191,548 42
Total number of loans upon real estate,	247
Amount of investments from which no income is received,	13,811 37
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	48,025 55
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$17,500 00 during the year ending Oct. 31, 1897, . . . { 1½ per cent., 13,413 15 }	30,913 15
Number of accounts opened during the year ending Oct. 31, 1897,	298
Number of accounts closed during the year ending Oct. 31, 1897,	858
Total number of open accounts Oct. 31, 1897,	3,144
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	6,533 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	92,720 55
Number of same,	1,379
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	413,507 92
Number of same,	3,271
Date of examination by commissioner: March 22.	

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 91.

FREDERIC W. LINCOLN, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,

MARTIN L. BRADFORD,

D. R. EMERSON,

JAMES ARTHUR JACOBS,

ARTHUR HOBART,

JAMES E. WHITNEY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,303,000 00	Deposits, . . .	\$9,772,189 22
Bank stock, as per schedule, .	353,973 62	Guaranty fund, .	350,000 00
Loans on bank stock, . . .	78,100 00	Interest account, .	97,086 92
Railroad bonds, as per schedule, .	1,480,000 00	Profit and loss account, . . .	73,025 01
Real estate (for banking purposes),	225,000 00	Sundry small accounts relating to real estate taxes, etc.,	225 80
Real estate by foreclosure, . . .	96,206 49		
Loans on real estate,	4,215,693 61		
Loans on personal security, . . .	2,016,600 00		
Deposits in banks, on interest, .	456,317 67		
Expense account,	5,612 85		
Howland Mills Corporation stock,*	15,000 00		
Consolidated R.R. Co. of Vt. 5 per cent. bonds,*	17,640 00		
Suspended note account,	6,600 00		
Real estate income account, . . .	2,148 49		
Cash on hand,	20,634 22		
	<u>\$10,292,526 95</u>		<u>\$10,292,526 95</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$110,510 16
Continental National Bank, Boston,	44,073 32
Everett National Bank, Boston,	40,000 00
Massachusetts Loan and Trust Company, Boston,	50,000 00

Franklin Savings Bank — Continued.

National Revere Bank, Boston,	\$22,508 12
National Shoe and Leather Bank, Boston,	50,000 00
North National Bank, Boston,	49,226 07
Holyoke National Bank, Holyoke,	15,000 00
Pynchon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	50,000 00

Loans on Bank Stock, amount on each:—

425 shares Broadway National Bank, Boston,	\$42,500 00
235 shares Fourth National Bank, Boston,	22,000 00
19 shares Metropolitan National Bank, Boston,	1,100 00
60 shares Massachusetts Loan and Trust Company, Boston,	4,500 00
50 shares Bay State Trust Company, Boston,	4,500 00
58 shares Massachusetts National Bank, Boston,	3,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$50,000	\$52,250 00	\$50,000 00
of Boston, Mass., 4s,	200,000	215,250 00	200,000 00
of Boston, Mass., 5s,	3,000	3,360 00	3,000 00
of Boston, Mass., 6s,	2,000	2,270 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,160 00	1,000 00
of Chicago, Ill., 4s,	50,000	52,750 00	50,000 00
of Cleveland, Ohio, 4s,	20,000	20,100 00	20,000 00
of Columbus, Ohio, 4s,	40,000	40,200 00	40,000 00*
of Detroit, Mich., 4s,	50,000	55,250 00	50,000 00
of Fall River, Mass., 6s,	4,000	4,760 00	4,000 00
of Indianapolis, Ind., 4s,	50,000	52,500 00	50,000 00
of Kansas City, Mo., 4½s,	100,000	109,500 00	100,000 00
of Laconia, N. H., 4s,	50,000	53,250 00	50,000 00
of Middletown, Conn., 4s,	10,000	10,500 00	10,000 00
of Minneapolis, Minn., 4s,	50,000	52,750 00	50,000 00
of Newton, Mass., 4s,	43,000	46,225 00	43,000 00
of Northampton, Mass., 4s,	100,000	104,500 00	100,000 00
of Providence, R. I., 5s,	6,000	6,720 00	6,000 00
of Rutland, Vt., 4s,	27,000	28,485 00	27,000 00
of Saginaw, Mich., 5s,	15,000	15,000 00	15,000 00
of Springfield, Mass., 7s,	10,000	11,800 00	10,000 00
of St. Albans, Vt., 4s,	25,000	25,750 00	25,000 00
of Waterbury, Conn., 4s,	25,000	26,750 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	104,500 00	100,000 00*
Town of Spencer, Mass., 4s,	80,000	84,800 00	80,000 00
District of Columbia 6s,	96,000	107,520 00	96,000 00
District of Columbia 7s,	8,000	9,360 00	8,000 00
County of Aroostook 4½s,	38,000	40,850 00	38,000 00*
United States 4s,	50,000	63,500 00	50,000 00
	\$1,303,000	\$1,401,610 00	\$1,303,000 00

* Legal investments when made.

Franklin Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, .	\$4,100	\$4,305 00	\$4,100 00
200	Atlas National Bank, Boston, .	20,000	21,400 00	20,000 00
133	Blackstone N'l Bank, Boston, .	13,300	11,305 00	13,300 00
93	Boylston Nat'l Bank, Boston, .	9,300	11,067 00	9,300 00
205	Columbia Nat'l Bank, Boston, .	20,500	17,015 00	20,500 00
235	Continental N'l Bank, Boston, .	23,500	23,970 00	23,500 00
41	Eliot National Bank, Boston, .	4,100	4,797 00	4,100 00
81	Everett Nat'l Bank, Boston, .	8,100	7,209 00	7,873 62
135	First Ward N'l Bank, Boston, .	13,500	17,145 00	13,500 00
106	Fourth National Bank, Boston, .	10,600	12,720 00	10,600 00
156	Freeman's Nat'l Bank, Boston, .	15,600	13,260 00	15,600 00
79	N'l B'k of Commerce, Boston, .	7,900	8,295 00	7,900 00
200	N'l B'k of No. America, Boston, .	20,000	18,600 00	20,000 00
200	National City Bank, Boston, .	20,000	13,400 00	20,000 00
201	Nat'l Exchange Bank, Boston, .	20,100	25,527 00	20,100 00
200	National Revere Bank, Boston, .	20,000	16,000 00	20,000 00
20	National Union Bank, Boston, .	2,000	2,500 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	14,178 00	13,900 00
172	North National Bank, Boston, .	17,200	15,824 00	17,200 00
200	Old Boston Nat'l Bank, Boston, .	20,000	20,600 00	20,000 00
55	Second National Bank, Boston, .	5,500	9,625 00	5,500 00
200	Shoe & Leather N'l B'k, Boston, .	20,000	18,400 00	20,000 00
130	State National Bank, Boston, .	13,000	14,040 00	13,000 00
86	Suffolk National Bank, Boston, .	8,600	8,772 00	8,600 00
84	Naumkeag Nat'l Bank, Salem, .	8,400	10,500 00	8,400 00
50	Third N'l Bank, Springfield, .	5,000	10,500 00	5,000 00
100	Massachusetts Loan and Trust Co., Boston,	10,000	10,000 00	10,000 00
		\$354,200	\$360,954 00	\$353,973 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$50,000	\$52,750 00	\$50,000 00
Boston & Lowell R.R. 4s, . .	100,000	104,000 00	100,000 00
Boston & Maine R.R. 4s, . .	50,000	53,500 00	50,000 00
Boston & Maine R.R. 4½s, . .	100,000	119,750 00	100,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	100,000	110,000 00	100,000 00
Boston Terminal Co. 3½s, . .	130,000	135,200 00	130,000 00
Concord & Claremont R.R. 4½s, . .	100,000	109,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	104,000 00	100,000 00

Franklin Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$50,000	\$60,000 00	\$50,000 00
Fitchburg R.R. 4s,	50,000	52,125 00	50,000 00
Fitchburg R.R. 4½s,	56,000	61,040 00	56,000 00
Fitchburg R.R. 5s,	114,000	117,420 00	114,000 00
Maine Central and European & No. American R.R. 4s,	100,000	105,500 00	95,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	58,500 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	108,500 00	100,000 00
Norwich & Worcester R.R. 4s, . .	50,000	53,500 00	50,000 00
Old Colony R.R. 4s,	75,000	79,312 00	75,000 00
Penobscot Shore Line R.R. 4s, . .	60,000	61,500 00	60,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	61,500 00	50,000 00
	\$1,485,000	\$1,629,497 00	\$1,480,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$226,317 67	2 per cent.	\$1,329,000 00	4 per cent.	\$3,084,574 75	5 per cent.
50,000 00	2½ “	280,000 00	4½ “	191,575 00	5½ “
180,000 00	3 “	1,288,544 00	4½ “	86,699 86	6 “
50,000 00	3½ “				

Amount invested in real estate for banking purposes,	\$225,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	165,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	96,206 49
Assessed value of the same,	80,750 00
Number of loans which are of an amount not exceeding \$3,000 each, 442	
Aggregate amount of the same,	770,411 00
Total number of loans upon real estate,	801
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	453,716 21
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$180,478 68 } during the year ending Oct. 31, 1897, . . . { 1½ per cent., 138,979 98 }	319,458 66
Number of accounts opened during the year ending Oct. 31, 1897,	2,569
Number of accounts closed during the year ending Oct. 31, 1897,	1,994
Total number of open accounts Oct. 31, 1897,	19,878

[Franklin Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$23,817 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,700,623 06
Number of same,	15,733
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,661,774 28
Number of same,	15,735
Date of examination by commissioner: June 18.	

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.

WILLIAM H. ALLEN, *President.*

CHARLES ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH W. STEVENS,

JOSEPH GRISWOLD,

WILLIAM H. ALLEN,

HENRY F. NASH,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,207,166 40	Deposits,	\$3,862,564 73
Bank stock, as per schedule, .	66,100 00	Guaranty fund, . .	191,000 00
Loans on bank stock,	78,488 00	Interest account, . .	38,184 28
Railroad bonds, as per schedule,	482,500 00	Profit and loss ac-	
Real estate by foreclosure, . .	4,262 02	count,	85,591 33
Loans on real estate,	1,158,645 89		
Loans on personal security, . .	810,330 00		
Loans to counties, cities or towns			
(notes),	80,500 00		
Loans on depositors' books, . .	2,205 00		
Deposits in banks, on interest, .	282,338 36		
Expense account,	2,482 73		
Unpaid interest,	486 28		
Cash on hand,	1,835 66		
	<u>\$4,177,340 34</u>		<u>\$4,177,340 34</u>

Cash on Deposit in Banks, amount in each :—

National Hide and Leather Bank, Boston,	\$135,816 45
First National Bank, Greenfield,	80,229 28
Franklin County National Bank, Greenfield,	15,000 00
Park National Bank, Holyoke,	16,141 43
Berkshire Loan and Trust Company, Pittsfield,	10,000 00
Agawam National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	15,151 20

Franklin Savings Institution — Continued.

Loans on Bank Stock, amount on each :—

20 shares National Hide and Leather Bank, Boston,	\$5,000 00
30 shares National Bank of North America, Boston,	
12 shares National Webster Bank, Boston,	
4 shares North National Bank, Boston,	
11 shares Railroad National Bank, Lowell,	25,000 00
13 shares Washington National Bank, Boston,	
28 shares Suffolk National Bank, Boston,	
23 shares Old Boston National Bank, Boston,	
150 shares National Hide and Leather Bank, Boston,	20,000 00
100 shares Railroad National Bank, Lowell,	
100 shares Manufacturers' Trust Company, Holyoke,	
50 shares Springfield Safe Deposit and Trust Company, Springfield,	
50 shares National Bank of the Commonwealth, Boston,	11,288 00
98 shares Hampshire County National Bank, Northampton,	
15 shares First National Bank, Northampton,	
23 shares First National Bank, Greenfield,	
5 shares First National Bank, Greenfield,	1,500 00
50 shares Franklin County National Bank, Greenfield,	500 00
20 shares Franklin County National Bank, Greenfield,	3,000 00
55 shares Home National Bank, Holyoke,	1,600 00
30 shares Adams National Bank, North Adams,	5,000 00
15 shares Shelburne Falls National Bank, Shelburne Falls,	1,700 00
22 shares Shelburne Falls National Bank, Shelburne Falls,	700 00
10 shares City National Bank, Worcester,	2,200 00
	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, .	\$30,000 00	\$33,675 00	\$30,000 00
of Boston, Mass., 6s, .	16,000 00	18,200 00	16,000 00
of Brockton, Mass., 5s, .	28,000 00	31,625 00	28,000 00
of Cambridge, Mass., 6s, .	13,000 00	14,710 00	13,000 00
of Chicago, Ill., 4s, .	25,000 00	26,625 00	25,000 00
of Cleveland, Ohio, 5s, .	73,000 00	77,415 00	73,000 00
of Dayton, Ohio, 5s, .	50,000 00	57,000 00	50,000 00*
of Detroit, Mich., 4s, .	25,000 00	27,125 00	25,000 00
of East Saginaw, Mich., 4s, .	22,500 00	22,500 00	22,500 00
of East Saginaw, Mich., 5s, .	25,000 00	26,000 00	25,000 00
of Fall River, Mass., 4s, .	50,000 00	50,750 00	50,000 00
of Fall River, Mass., 5s, .	4,000 00	4,030 00	4,000 00
of Fall River, Mass., 6s, .	21,000 00	22,030 00	21,000 00
of Grand Rapids, Mich., 5s, .	50,000 00	57,000 00	50,000 00
of Hartford, Conn., 4s, .	25,000 00	26,625 00	25,000 00
of Holyoke, Mass., 6s, .	46,000 00	48,185 00	46,000 00
of Lawrence, Mass., 6s, .	20,000 00	23,600 00	20,000 00
of Lynn, Mass., 4s, .	10,000 00	10,450 00	10,000 00
of Milwaukee, Wis., 5s, .	100,000 00	109,430 00	100,000 00
of Nashua, N. H., 6s, .	75,000 00	81,000 00	75,000 00
of Northampton, Mass., 4s, .	5,000 00	5,000 00	5,000 00

* A legal investment when made.

Franklin Savings Institution — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 4½s, . . .	\$25,000 00	\$26,875 00	\$25,000 00
of Peoria, Ill., 5s, . . .	20,000 00	20,800 00	20,000 00
of Providence, R. I., 5s, . .	25,000 00	28,250 00	25,000 00
of Providence, R. I., 6s, . .	100,000 00	107,000 00	100,000 00
of Springfield, Mass., 6s, . .	4,000 00	4,760 00	4,000 00
of Springfield, Mass., 7s, . .	20,000 00	23,600 00	20,000 00
of Springfield, Ohio, 5s, . .	50,000 00	53,775 00	50,000 00
of Springfield, Ohio, 6s, . .	5,166 40	5,270 00	5,166 40
of Worcester, Mass., 5s, . .	18,000 00	20,070 00	18,000 00
Town of Athol, Mass., 4s, . .	2,500 00	2,500 00	2,500 00
of Athol, Mass., 4½s, . . .	5,000 00	5,137 00	5,000 00
of Brattleboro, Vt, 4s, . . .	15,000 00	15,000 00	15,000 00
of Chatham, Mass., 4½s, . .	5,000 00	5,360 00	5,000 00
of Chesterfield, N. H., 4s, .	1,000 00		1,000 00
of Greenfield, Mass., 4s, . .	86,625 00	86,625 00	86,625 00
of Greenfield, Mass. (Fire District), 4s, . . .	3,500 00	3,500 00	3,500 00
of Greenfield, Mass. (Fire District), 4½s, . . .	21,875 00	22,531 00	21,875 00
of Marblehead, Mass, 4s, . .	37,000 00	39,110 00	37,000 00
United States 5s,	50,000 00	57,500 00	50,000 00
	\$1,207,166 40	\$1,300,638 00	\$1,207,166 40

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	\$500	\$625 00	\$500 00
153	N'l B'k of Commerce, Boston,	15,300	16,103 00	15,300 00
187	N'l B'k of No. America, Boston,	8,700	8,091 00	8,700 00
125	National Revere Bank, Boston,	12,500	10,000 00	12,500 00
68	Nat'l Webster Bank, Boston, .	6,800	6,902 00	6,800 00
140	First Nat'l Bank, Greenfield, .	14,000	24,500 00	14,000 00
25	Franklin County Nat'l Bank, Greenfield,	2,500	2,500 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,200 00	1,000 00
30	First N'l Bank, Northampton, .	3,000	3,600 00	3,000 00
18	Pittsfield Nat'l B'k, Pittsfield, .	1,800	2,610 00	1,800 00
		\$66,100	\$76,131 00	\$66,100 00

Franklin Savings Institution — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$50,000	\$54,000 00	\$50,000 00
Boston & Maine R.R. 4½s,	50,000	59,750 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	27,250 00	25,000 00
Danbury & Norwalk R.R. 5s,	25,000	30,250 00	25,000 00
Eastern R.R. 6s,	57,500	68,712 00	57,500 00
Fitchburg R.R. 4s,	100,000	101,250 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s,	50,000	55,000 00	50,000 00
Sullivan County R.R. 4s,	25,000	26,500 00	25,000 00
Vermont & Massachusetts R.R. 5s,	50,000	53,000 00	50,000 00
Vermont Valley R.R. 5s,	50,000	56,250 00	50,000 00
	\$482,500	\$531,962 00	\$482,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$135,816 45	2 per cent.	\$29,000 00	4½ per cent.	\$1,406,918 89	5 per cent.
80,229 28	2½ “	18,500 00	4½ “	35,750 00	6 “
661,292 63	4 “	45,000 00	4¾ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,262 02
Assessed value of the same,	3,195 00
Net income received from same during year ending Oct. 31, 1897,	47 49
Number of loans which are of an amount not exceeding \$3,000 each,	581
Aggregate amount of the same,	619,888 69
Total number of loans upon real estate,	586
Amount of investments from which no income is received,	69 48
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	193,164 27
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$72,594 61 }	146,226 33
during the year ending Oct. 31, 1897, { 2 per cent., 73,631 72 }	
Number of accounts opened during the year ending Oct. 31, 1897,	751
Number of accounts closed during the year ending Oct. 31, 1897,	551
Total number of open accounts Oct. 31, 1897,	7,904
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,135 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	398,699 84
Number of same,	3,510
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	373,879 58
Number of same,	3,982
Date of examination by commissioner: September 16.	

GARDNER SAVINGS BANK—GARDNER.

Incorporated May 26, 1868. Present number of corporators, 47.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES W. CONANT,

S. W. A. STEVENS,

EUCLID L. BROOKS,

EZRA OSGOOD,

SAMUEL S. GLEASON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.;
Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$112,100 00	Deposits,	\$1,518,832 35
Bank stock, as per schedule, .	117,700 00	Guaranty fund, .	74,100 00
Loans on bank stock,	7,875 00	Interest account, .	17,482 98
Railroad bonds, as per schedule,	150,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	12,675 84	count,	50,508 95
Loans on real estate,	760,920 87		
Loans on personal security, . .	307,526 73		
Loans to counties, cities or towns			
(notes),	133,300 00		
Deposits in banks, on interest, .	48,431 32		
Deposits in banks, not on interest,	7,228 71		
Expense account,	1,894 66		
Cash on hand,	1,321 25		
	<u>\$1,660,974 28</u>		<u>\$1,660,974 28</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$28,431 32
First National Bank, Gardner,	27,228 71

Gardner Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

35 shares First National Bank, Gardner,	\$2,500 00
6 shares First National Bank, Gardner,	} 1,250 00
8 shares Leominster National Bank, Leominster,	
25 shares First National Bank, Gardner,	2,300 00
5 shares Westminster National Bank, Gardner,	350 00
5 shares Westminster National Bank, Gardner,	400 00
5 shares First National Bank, Gardner,	400 00
5 shares Westminster National Bank, Gardner,	} 500 00
2 shares First National Bank, Gardner,	
2 shares First National Bank, Gardner,	175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,400 00	\$10,000 00
of Chicago, Ill., 4½s,	4,000	4,060 00	4,000 00
of Chicago, Ill., 7s,	1,000	1,060 00	1,000 00
of Cleveland, Ohio, 4s,	10,000	10,150 00	10,000 00
of Haverhill, Mass., 4s,	10,000	10,750 00	10,000 00
of New Britain, Conn., 4s,	11,000	11,330 00	11,000 00
of Scranton, Pa., 4½s,	16,000	17,640 00	16,000 00
Town of Gardner, Mass., 4s,	39,000	41,377 50	39,000 00
County of Aroostook, Me., 4½s,	10,000	10,750 00	10,000 00*
United States 4s,	1,100	1,232 00	1,100 00
	\$112,100	\$118,749 50	\$112,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First Nat'l Bank, Ashburnham,	\$2,000	\$2,000 00	\$2,000 00
18	Miller's River N'l B'k, Athol,	1,800	3,150 00	1,800 00
3	First National Bank, Barre,	300	255 00	300 00
34	Blackstone Nat'l Bank, Boston,	3,400	2,890 00	3,400 00
125	Boston National Bank, Boston,	12,500	11,250 00	12,500 00
10	Central Nat'l Bank, Boston,	1,000	1,070 00	1,000 00
15	Continental N'l Bank, Boston,	1,500	1,530 00	1,500 00
50	Eliot National Bank, Boston,	5,000	5,850 00	5,000 00
5	Everett Nat'l Bank, Boston,	500	445 00	500 00
25	Howard National Bank, Boston,	2,500	2,150 00	2,500 00
15	Mechanics' Nat'l Bank, Boston,	1,500	1,800 00	1,500 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,020 00	2,000 00

Gardner Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Metropolitan N'l Bank, Boston,	\$1,000	\$900 00	\$1,000 00
100	National Bank of the Commonwealth, Boston, . . .	10,000	14,100 00	10,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	5,000 00
11	National Eagle Bank, Boston, .	1,100	825 00	1,100 00
16	Nat'l Exchange Bank, Boston, .	1,600	2,032 00	1,600 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
5	New England N'l B'k, Boston,	500	735 00	500 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,300 00	2,500 00
50	State National Bank, Boston, .	5,000	5,400 00	5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00
29	Rollstone N'l Bank, Fitchburg,	2,900	4,060 00	2,900 00
176	First National Bank, Gardner,	17,600	20,240 00	17,600 00
9	Leominster N'l B'k, Leominster,	900	990 00	900 00
100	Orange Nat'l Bank, Orange, .	10,000	16,000 00	10,000 00
67	Crocker N'l B'k, Turner's Falls,	6,700	8,174 00	6,700 00
39	First N'l Bank, Winchendon, .	3,900	5,850 00	3,900 00
20	Citizens' N'l Bank, Worcester,	2,000	2,600 00	2,000 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,250 00	5,000 00
		\$117,700	\$140,046 00	\$117,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,125 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,625 00	10,000 00
Boston & Maine R.R. 4½s, . . .	30,000	35,925 00	30,000 00
Fitchburg R.R. 4s, . . .	18,000	18,320 00	18,000 00
Maine Central R.R. 7s, . . .	5,000	6,775 00	5,000 00
Maine Shore Line R.R. 6s, . . .	25,000	33,750 00	25,000 00
New Haven & Northampton R.R. 7s,	1,000	1,030 00	1,000 00
New York & New England R.R. 4s,	10,000	11,200 00	10,000 00
Old Colony R.R. 4s, . . .	10,000	10,650 00	10,000 00
Old Colony R.R. 4½s, . . .	5,000	5,225 00	5,000 00
Penobscot Shore Line R.R. 4s, . . .	15,000	15,375 00	15,000 00
Upper Coos R.R. 4s, . . .	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,070 00	1,000 00
	\$150,000	\$170,070 00	\$150,000 00

Gardner Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,431 32	2 per cent.	\$12,500 00	4½ per cent.	\$5,500 00	5½ per cent.
20,000 00	3 “	85,833 33	4½ “	44,216 08	6 “
133,300 00	4 “	928,273 19	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,675 84
Assessed value of the same,	14,860 00
Net income received from same during year ending Oct. 31, 1897,	339 05
Number of loans which are of an amount not exceeding \$3,000 each,	821
Aggregate amount of the same,	672,048 22
Total number of loans upon real estate,	778
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	78,089 75
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,795 61 } during the year ending Oct. 31, 1897, { 2 per cent., 28,598 25 }	56,393 86
Number of accounts opened during the year ending Oct. 31, 1897,	544
Number of accounts closed during the year ending Oct. 31, 1897,	372
Total number of open accounts Oct. 31, 1897,	4,544
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,246 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	222,164 97
Number of same,	2,772
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	199,487 44
Number of same,	2,492
Date of examination by commissioner: May 27.	

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated May 26, 1868. Present number of incorporators, 60.

SHERMAN NELSON, *President.*

EDWARD S. FICKETT, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM N. HARRIMAN,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$113,362 50	Deposits,	\$705,647 93
Bank stock, as per schedule, .	14,800 00	Guaranty fund, .	26,000 00
Loans on bank stock,	9,000 00	Interest account, .	2,241 03
Railroad bonds, as per schedule,	35,500 00		
Real estate by foreclosure, .	13,325 00		
Loans on real estate,	426,210 85		
Loans on personal security, .	78,576 43		
Loans to counties, cities or towns			
(notes),	6,500 00		
Deposits in banks, on interest, .	22,352 14		
Deposits in banks, not on interest,	2,000 00		
Expense account,	3 00		
Cash on hand,	12,259 04		
	<hr/> \$733,888 96		<hr/> \$733,888 96

Cash on Deposit in Banks, amount in each:—

Beacon Trust Company, Boston,	\$5,000 00
Georgetown National Bank, Georgetown,	14,352 14
Second National Bank, Haverhill,	5,000 00

Loans on Bank Stock, amount on each:—

50 shares Essex National Bank, Haverhill,	\$5,000 00
50 shares Haverhill Safe Deposit and Trust Company, Haverhill,	4,000 00

Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$6,000	\$6,180 00	\$6,000 00
of Bath, Me., 6s,	2,000	2,060 00	2,000 00*
of Bay City, Mich., 8s,	1,000	1,080 00	1,000 00
of Belfast, Me., 6s,	4,000	4,120 00	4,000 00
of Boston, Mass., 4s,	5,000	5,400 00	5,000 00
of Chicopee, Mass., 4s,	1,000	1,080 00	1,000 00
of Cleveland, Ohio, 4s,	17,000	17,850 00	17,000 00
of Fort Wayne, Ind., 6s,	1,000	1,030 00	1,000 00
of Grand Rapids, Mich., 4s,	6,000	6,180 00	6,000 00
of Kansas City, Mo., 4½s,	25,000	27,862 50	27,862 50
of Marlborough, Mass., 4s,	1,000	1,050 00	1,000 00
of Medford, Mass., 4s,	11,000	11,440 00	11,000 00
of Milwaukee, Wis., 5s,	10,000	10,800 00	10,000 00
of Minneapolis, Minn., 4½s,	5,500	5,775 00	5,500 00
of Quincy, Mass., 4s,	1,000	1,030 00	1,000 00
of Springfield, Ohio, 5s,	4,000	4,160 00	4,000 00
Town of Methuen, Mass., 4s,	10,000	10,600 00	10,000 00
	\$110,500	\$117,697 50	\$113,362 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian N'l Bank, Boston, .	\$1,300	\$1,105 00	\$1,300 00
30	Manufacturers' N'l B'k, Boston, .	3,000	3,090 00	3,000 00
10	Market Nat'l Bank, Boston, .	1,000	700 00	1,000 00
30	State National Bank, Boston, .	3,000	3,240 00	3,000 00
45	Georgetown National Bank, Georgetown,	4,500	4,635 00	4,500 00
20	Ipswich Nat'l Bank, Ipswich, .	2,000	2,040 00	2,000 00
		\$14,800	\$14,810 00	\$14,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	\$4,000	\$4,120 00	\$4,000 00
Fitchburg R.R. 4s,	11,000	11,330 00	11,000 00
Maine Central R.R. 4s,	5,000	5,150 00	5,000 00

Georgetown Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$4,500	\$4,725 00	\$4,500 00
N. Y. & N. E. R.R. (terminal) 4s,	5,000	5,250 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,090 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,120 00	3,000 00
	\$35,500	\$36,785 00	\$35,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,352 14	3 per cent.	\$28,460 00	5 per cent.	\$8,500 00	7 per cent.
60,000 00	4 " "	14,000 00	5½ " "	1,000 00	8 " "
46,640 00	4½ " "	361,687 28	6 " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$13,325 00
Assessed value of the same,	16,600 00
Net income received from same during year ending Oct. 31, 1897,	726 50
Number of loans which are of an amount not exceeding \$3,000 each,	388
Aggregate amount of the same,	457,537 28
Total number of loans upon real estate,	365
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	34,978 12
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,315 07 } during the year ending Oct. 31, 1897, { 2 per cent., 13,612 69 }	26,927 76
Number of accounts opened during the year ending Oct. 31, 1897,	123
Number of accounts closed during the year ending Oct. 31, 1897,	63
Total number of open accounts Oct. 31, 1897,	1,731
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,909 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	60,456 65
Number of same,	736
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	68,928 49
Number of same,	1,236
Date of examination by commissioner: March 19.	

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 61.

HORACE S. WARREN, *President.*

JOSEPH A. DODGE, *Treasurer.*

JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL N. GIBBS,

OLON F. SMITH,

HORACE S. WARREN,

GEORGE W. FISHER,

CLARENCE R. PRATT.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$30,891 50	Deposits,	\$216,375 66
Loans on bank stock,	2,280 00	Guaranty fund, . .	4,059 67
Railroad bonds, as per schedule, . .	25,000 00	Interest account, . .	4,807 07
Real estate by foreclosure,	2,365 25	Suspense account, . .	517 31
Loans on real estate,	108,703 24		
Loans on personal security,	47,700 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, not on interest, . .	3,768 39		
Cash on hand,	51 33		
	<u>\$225,759 71</u>		<u>\$225,759 71</u>

Cash on Deposit in Bank: —

Grafton National Bank, Grafton, \$3,768 39

Loan on Bank Stock: —

28½ shares Grafton National Bank, Grafton, \$2,280 00

Grafton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot Nat'l Bank, Boston, .	\$1,000	\$1,170 00	\$1,230 00
5	Fourth Nat'l Bank, Boston, .	500	600 00	500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,200 00	1,744 50
5	Manufacturers' N'l B'k, Boston, .	500	500 00	500 00
38	Market Nat'l Bank, Boston, .	3,800	2,470 00	3,800 00
5	Massachusetts N'l B'k, Boston, .	500	380 00	500 00
28	N'l B'k of No. America, Boston, .	2,800	2,604 00	3,200 25
30	N'l B'k of Redemption, Boston, .	3,000	3,420 00	4,187 75
3	National City Bank, Boston, .	300	201 00	300 00
30	Nat'l Revere Bank, Boston, .	3,000	2,400 00	3,000 00
8	National Webster B'k, Boston, .	800	816 00	800 00
10	North National Bank, Boston, .	1,000	920 00	1,206 25
10	Shawmut Nat'l Bank, Boston, .	1,000	1,110 00	1,222 75
20	State National Bank, Boston, .	2,000	2,160 00	2,000 00
57	Grafton Nat'l Bank, Grafton, .	5,700	5,700 00	5,700 00
10	Spencer Nat'l Bank, Spencer, .	1,000	1,250 00	1,000 00
		\$28,400	\$26,901 00	\$30,891 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Rumford Falls R.R. 4s, .	\$15,000	\$15,525 00	\$15,000 00
Fitchburg R.R. 4s,	10,000	10,200 00	10,000 00
	\$25,000	\$25,725 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,500 00	4 per cent.	\$72,480 00	5 per cent.	\$42,753 24	6 per cent.
25,000 00	4½ " "	6,950 00	5½ " "		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$2,365 25
 Assessed value of the same, 2,900 00
 Number of loans which are of an amount not exceeding \$3,000 each, 87
 Aggregate amount of the same, 87,903 24
 Total number of loans upon real estate, 91

Grafton Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$11,413 86
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,165 33 } during the year ending Oct. 31, 1897, . . { 2 per cent., 4,129 35 }	8,294 68
Number of accounts opened during the year ending Oct. 31, 1897,	49
Number of accounts closed during the year ending Oct. 31, 1897,	73
Total number of open accounts Oct. 31, 1897,	619
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	921 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	18,999 22
Number of same,	234
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	31,815 42
Number of same,	318
Date of examination by commissioner: April 26.	

GRANITE SAVING BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

HENRY H. THURSTON, *President.* NATHANIEL RICHARDSON, Jr., *Treasurer.*
JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE GRIFFIN, HIRAM J. PHILBROOK,
HENRY H. THURSTON, GEORGE A. LOWE,
JAMES ABBOTT.

Open for business every business day, 9 A.M. to 12 M.; Wednesdays and Saturdays,
2 to 3 P.M.; Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$24,991 67	Deposits,	\$171,437 94
Bank stock, as per schedule, .	6,100 00	Guaranty fund, .	3,500 00
Railroad bonds, as per schedule,	11,925 00	Profit and loss ac-	
Loans on real estate,	106,605 00	count,	422 26
Loans on personal security, .	15,550 00		
Deposits in banks, on interest, .	7,958 86		
Deposits in banks, not on interest,	1,106 36		
Safe and furniture,	400 00		
Cash on hand,	723 31		
	<hr/> \$175,360 20		<hr/> \$175,360 20

Cash on Deposit in Banks, amount in each :—

Gloucester Safe Deposit and Trust Company, Gloucester,	\$7,958 86
Rockport National Bank, Rockport,	1,106 36

Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Ct., 4s, . .	\$1,000	\$1,065 00	\$1,000 00
of Kansas City, Mo., 4½s, . .	2,000	2,190 00	2,160 00
of Middletown, Conn., 3.65s, . .	1,000	1,010 00	1,000 00
of Milwaukee, Wis., 5s, . .	1,000	1,125 00	1,050 00
of Pawtucket, R. I., 4s, . .	2,000	2,080 00	2,000 00*
of Peoria, Ill., 7s, . .	1,000	1,050 00	1,000 00
of Rockford, Ill., 4½s, . .	3,500	3,732 50	3,500 00
of Rockport, Mass., 4s, . .	2,000	2,060 00	2,130 00
of Saginaw, Mich., 4s, . .	2,000	2,050 00	2,061 67
of Sioux City, Iowa, 4½s, . .	1,000	1,070 00	1,000 00
of Springfield, Ohio, 5s, . .	1,000	1,085 00	1,090 00
of Waterbury, Conn., 4s, . .	1,000	1,065 00	1,000 00
Town of Clinton, Mass., 4s, . .	1,000	1,015 00	1,000 00
of Orange, Mass., 4s, . .	2,000	2,140 00	2,000 00
County of Aroostook, Me., 4½s, . .	2,000	2,150 00	2,000 00*
County of Merrimack, N. H., 4s, . .	1,000	1,005 00	1,000 00
	\$24,500	\$25,892 50	\$24,991 67

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Cape Ann N'l B'k, Gloucester,	\$1,200	\$1,680 00	\$1,500 00
8	Gloucester N'l B'k, Gloucester,	800	1,056 00	950 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,200 00	1,000 00
24	Rockport N'l Bank, Rockport,	2,400	2,760 00	2,650 00
		\$5,400	\$6,696 00	\$6,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . .	\$3,000	\$3,592 50	\$3,155 00
Fitchburg R.R. 4s, . .	2,000	2,035 00	2,000 00
Fitchburg R.R. 5s, . .	3,000	3,065 00	3,000 00
Maine Central R.R. 6s, . .	1,500	1,590 00	1,500 00
Maine Central R.R. 7s, . .	2,000	2,375 00	2,270 00
	\$11,500	\$12,657 50	\$11,925 00

Granite Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,958 86 10,100 00	$\frac{3}{5}$ per cent. “	\$6,600 00	$5\frac{1}{2}$ per cent.	\$105,455 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	151	
Aggregate amount of the same,		\$102,655 00
Total number of loans upon real estate,	145	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		8,495 93
Times for the dividends fixed by the by-laws, April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,964 86 } during the year ending Oct. 31, 1897, { 2 per cent., 3,126 61 }		6,091 47
Number of accounts opened during the year ending Oct. 31, 1897,	127	
Number of accounts closed during the year ending Oct. 31, 1897,	56	
Total number of open accounts Oct. 31, 1897,	944	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		731 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		34,040 72
Number of same,	811	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		21,097 08
Number of same,	579	
Date of examination by commissioner:	July 2.	

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 39.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

CLARENCE R. SABIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS,

WM. C. HINMAN,

ALFRED S. FASSETT,

CHARLES J. TAYLOR,

WM. W. NORTON.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$30,000 00	Deposits,	\$660,879 69
Loans on public funds,	3,000 00	Guaranty fund, . .	22,775 00
Bank stock, as per schedule, . .	46,531 92	Interest account, . .	21,654 58
Loans on bank stock,	1,915 28		
Railroad bonds, as per schedule, .	114,000 00		
Real estate (for banking purposes),	13,000 00		
Real estate by foreclosure,	1,781 20		
Loans on real estate,	383 077 25		
Loans on personal security,	63,700 00		
Loans to counties, cities or towns (notes),	5,350 00		
Deposits in banks, on interest, . .	31,905 88		
Deposits in banks, not on interest, .	10,026 03		
Cash on hand,	1,021 71		
	\$705,309 27		\$705,309 27

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$219 43
National Mahaive Bank, Great Barrington,	10,026 03
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	21,686 45

Great Barrington Savings Bank—Continued.

Loan on Public Funds:—

\$3,000 United States 4s, \$3,000 00

Loans on Bank Stock, amount on each:—

6 shares National Mahaiwe Bank, Great Barrington, \$500 00
 5 shares National Mahaiwe Bank, Great Barrington, 400 00
 15 shares National Mahaiwe Bank, Great Barrington, 600 00
 5 shares National Mahaiwe Bank, Great Barrington, 415 28

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½,	\$10,000	\$10,000 00	\$10,000 00
City of Chicago, Ill., 4s,	20,000	21,000 00	20,000 00
	\$30,000	\$31,000 00	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams,	\$1,000	\$1,300 00	\$1,280 00
10	Atlantic Nat'l B'k, Boston,	1,000	1,050 00	1,345 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,250 00	1,300 00
19	Hamilton Nat'l Bank, Boston,	1,900	1,919 00	2,227 75
25	Merchants' N'l Bank, Boston,	2,500	3,775 00	3,392 50
42	N'l B'k of No. America, Boston,	4,200	3,906 00	4,200 00
59	N'l B'k of Redemption, Boston,	5,900	6,726 00	7,080 00
14	National Union Bank, Boston,	1,400	1,750 00	1,890 00
54	New England N'l B'k, Boston,	5,400	7,938 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	6,072 00	6,600 00
8	Suffolk National Bank, Boston,	800	816 00	800 00
41	Nat'l Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
24	Lee National Bank, Lee,	2,400	3,600 00	3,416 67
1	Pittsfield N'l B'k, Pittsfield,	100	130 00	135 00
3	Housatonic Nat'l Bank, Stock- bridge,	300	450 00	450 00
		\$38,600	\$46,012 00	\$46,531 92

Great Barrington Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$31,300 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	29,000	30,790 00	29,000 00
Old Colony R.R. 4s, . . .	25,000	26,350 00	25,000 00
Boston Terminal Co. 3½s, . . .	20,000	20,800 00	20,000 00
New York, New Haven & Hartford R.R. 4s, . . .	10,000	10,850 00	10,000 00
	\$114,000	\$120,090 00	\$114,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$219 43 31,686 45	2 per cent. 4 "	\$380,293 28	5 per cent.	\$76,749 25	6 per cent.

Amount invested in real estate for banking purposes,	\$13,000 00
Estimated value of the same,	13,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	368 85
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,781 20
Assessed value of the same,	1,800 00
Net income received from same during year ending Oct. 31, 1897, . . .	8 23
Number of loans which are of an amount not exceeding \$3,000 each, 307	
Aggregate amount of the same,	268,357 53
Total number of loans upon real estate,	256
Amount of investments from which no income is received,	106 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	31,379 96
Times for the dividends fixed by the by-laws: first Thursday in January and July	
Rate and amount of each semi-annual dividend { 2 per cent., \$11,411 56 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 11,907 93 }	23,319 49
Number of accounts opened during the year ending Oct. 31, 1897, . . .	468
Number of accounts closed during the year ending Oct. 31, 1897, . . .	275
Total number of open accounts Oct. 31, 1897,	2,551
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,000 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	156,273 54
Number of same,	2,334
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	120,392 04
Number of same,	1,774
Date of examination by commissioner: September 21.	

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 21.

ROBERT ABERCROMBIE, *President.*

ALBERT M. GLEASON, *Treasurer.*

WM. G. PACKARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM A. FORBES,

A. M. GLEASON,

CHARLES R. LOWELL,

LEVI J. GUNN,

S. B. SLATE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits,	\$2,238,346 85
Bank stock, as per schedule, .	136,100 00	Guaranty fund, .	85,000 00
Loans on bank stock,	23,500 00	Profit and loss account,	3,418 91
Railroad bonds, as per schedule, .	384,000 00		
Real estate by foreclosure, . .	4,063 32		
Loans on real estate,	1,453,415 92		
Loans on personal security, . .	209,602 20		
Loans to counties, cities or towns (notes),	12,885 90		
Deposits in banks, on interest, .	79,061 23		
Deposits in banks, not on interest, .	3,014 49		
Expense account,	2,312 97		
Interest due,	3,144 19		
Cash on hand,	665 54		
	<u>\$2,326,765 76</u>		<u>\$2,326,765 76</u>

Cash on Deposit in Banks, amount in each :—

Athol National Bank, Athol,	\$10,000 00
Miller's River National Bank, Athol,	3,942 14
National Bank of Commerce, Boston,	3,014 49
People's National Bank, Brattleboro, Vt.,	3,596 76

Greenfield Savings Bank — Continued.

Conway National Bank, Conway,	\$1,188 65
First National Bank, Greenfield,	1,067 28
Franklin County National Bank, Greenfield,	11,806 47
Packard National Bank, Greenfield,	\$1,086 31*
First National Bank, Northampton,	3,000 00
City National Bank, Springfield,	10,000 00
Third National Bank, Springfield,	3,373 62

Loans on Bank Stock, amount on each:—

10 shares First National Bank, Amherst,	\$1,000 00
13 shares Conway National Bank, Conway,	1,140 00
109 shares Packard National Bank, Greenfield,	10,400 00†
75 shares Park National Bank, Holyoke,	7,500 00
5 shares First National Bank, Northampton,	300 00
10 shares Agawam National Bank, Springfield,	800 00
40 shares Ware National Bank, Ware,	2,360 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 7s,	\$15,000	\$15,900 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol Nat'l Bank, Athol,	\$3,700	\$4,070 00	\$3,700 00
42	Eliot National Bank, Boston,	4,200	5,040 00	4,200 00
15	Howard Nat'l Bank, Boston,	1,500	1,275 00	1,500 00
18	Market Nat'l Bank, Boston,	1,800	1,170 00	1,800 00
38	Merchants' Nat'l B'k, Boston,	3,800	5,776 00	3,800 00
50	Metropolitan N'l B'k, Boston,	5,000	4,500 00	5,000 00
52	N'l B'k of Redemption, Boston,	5,200	5,980 00	5,200 00
6	National City Bank, Boston,	600	408 00	600 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,365 00	1,300 00
48	Natl Revvere Bank, Boston,	4,800	3,840 00	4,800 00
10	Second National Bank, Boston,	1,000	1,750 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,400 00	2,000 00
3	Washington N'l Bank, Boston,	300	300 00	300 00
12	First National Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway,	4,100	4,305 00	4,100 00
34	First Nat'l Bank, Greenfield,	3,400	6,460 00	3,400 00
50	City National Bank, Holyoke,	5,000	5,500 00	5,000 00
14	Hadley Falls National Bank, Holyoke,	1,400	2,100 00	1,400 00

* This amount has since been reduced within the legal limit.

† This loan, in excess of the legal limit, has since been corrected.

Greenfield Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
138	Holyoke Nat'l Bank, Holyoke,	\$13,800	\$23,460 00	\$13,800 00
60	Adams N'l B'k, North Adams,	6,000	7,500 00	6,000 00
60	Berkshire N'l B'k, No. Adams,	6,000	6,900 00	6,000 00
12	First N'l Bank, Northampton, .	1,200	1,500 00	1,200 00
15	Hampshire Co. National Bank, Northampton, . . .	1,500	1,875 00	1,500 00
55	Orange Nat'l Bank, Orange, . .	5,500	9,350 00	5,500 00
67	Palmer Nat'l Bank, Palmer, . .	6,700	10,050 00	6,700 00
75	Chapin Nat'l B'k, Springfield,	7,500	9,375 00	7,500 00
18	Chicopee N'l B'k, Springfield,	1,800	2,790 00	1,800 00
45	City Nat'l Bank, Springfield, .	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield, .	7,000	8,400 00	7,000 00
36	Second N'l Bank, Springfield,	3,600	4,680 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	23,650 00	11,000 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,250 00	1,000 00
50	First Nat'l Bank, Westfield, . .	5,000	7,000 00	5,000 00
37	Winchester Nat'l Bank, Winchester, N. H., . . .	3,700	3,885 00	3,700 00
		\$136,100	\$185,454 00	\$136,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$52,562 50	\$50,000 00
Concord & Montreal R.R. 4s, . .	15,000	15,675 00	15,000 00
Fitchburg R.R. 4s,	54,000	55,932 50	54,000 00
Fitchburg R.R. 4½s,	16,000	17,440 00	16,000 00
Fitchburg R.R. 5s,	19,000	20,170 00	19,000 00
Newport & Richford R.R. 5s, . .	10,000	10,800 00	10,000 00*
Old Colony R.R. 4s,	50,000	53,750 00	50,000 00
Upper Coos R.R. 4½s,	50,000	54,500 00	50,000 00
Norwich & Worcester R.R. 4s, . .	30,000	32,400 00	30,000 00
N. Y. & New Eng. Terminal 4s, .	50,000	57,500 00	50,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,450 00	15,000 00
N. Y., N. H. & Hartford R.R. 4s, .	25,000	27,250 00	25,000 00
	\$384,000	\$413,430 00	\$384,000 00

* A legal investment when made.

Greenfield Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,383 04	2½ per cent.	\$6,000 00	4½ per cent.	\$4,025 00	5½ per cent.
32,678 19	3 “	1,508,795 92	5 “	173,697 20	6 “
44,885 90	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,063 32
Assessed value of the same,	4,050 00
Net income received from same during year ending Oct. 31, 1897,	114 51
Number of loans which are of an amount not exceeding \$3,000 each, 697	
Aggregate amount of the same,	760,719 92
Total number of loans upon real estate,	909
Amount of investments from which no income is received,	2,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	113,231 54
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$40,688 01 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 41,904 66 }	82,592 67
Number of accounts opened during the year ending Oct. 31, 1897,	1,006
Number of accounts closed during the year ending Oct. 31, 1897,	585
Total number of open accounts Oct. 31, 1897,	5,279
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	7,082 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	409,182 76
Number of same,	4,149
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	337,503 09
Number of same,	3,832
Date of examination by commissioner: July 30.	

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 40.

JOHN MULLIGAN, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. DUDLEY CHAPIN,

JOHN MULLIGAN,

F. E. CARPENTER.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$35,000 00	Deposits, . . .	\$2,899,309 52
Bank stock, as per schedule, . . .	307,488 00	Guaranty fund, . . .	120,000 00
Loans on bank stock, . . .	18,075 00	Interest account, . . .	14,093 31
Railroad bonds, as per schedule, . . .	550,000 00	Profit and loss account, . . .	23,833 75
Loans on railroad bonds, . . .	5,000 00		
Loans on railroad stock, . . .	18,950 00		
Real estate by foreclosure, . . .	19,224 23		
Loans on real estate, . . .	1,311,095 00		
Loans on personal security, . . .	645,100 00		
Deposits in banks, on interest, . . .	110,000 00		
Deposits in bank, not on interest, . . .	19,878 20		
Expense account, . . .	2,703 59		
Cash on hand, . . .	14,722 56		
	<u>\$3,057,236 58</u>		<u>\$3,057,236 58</u>

Cash on Deposit in Banks, amount in each :—

National Revere Bank, Boston,	\$5,430 71
Hampshire County National Bank, Northampton,	5,000 00
Agawam National Bank, Springfield,	31,484 11
Chapin National Bank, Springfield,	2,601 33
Chicopee National Bank, Springfield,	25,000 00
John Hancock National Bank, Springfield,	35,362 05
Pynchon National Bank, Springfield,	25,000 00

Hampden Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

3 shares Adams National Bank, Adams,	\$200 00
5 shares First National Bank, Chicopee,	500 00
10 shares City National Bank, Holyoke,	900 00
5 shares Park National Bank, Holyoke,	500 00
5 shares Hampshire County National Bank, Northampton,	500 00
30 shares Hampshire County National Bank, Northampton,	3,000 00
20 shares Agawam National Bank, Springfield,	1,800 00*
24 shares Agawam National Bank, Springfield,	2,000 00*
3 shares Agawam National Bank, Springfield,	250 00*
4 shares Agawam National Bank, Springfield,	300 00*
6 shares Second National Bank, Springfield,	500 00
10 shares Chapin National Bank, Springfield,	1,000 00
3 shares Chapin National Bank, Springfield,	300 00
10 shares Chapin National Bank, Springfield,	600 00
10 shares First National Bank, Springfield,	1,000 00
24 shares First National Bank, Springfield,	2,000 00
5 shares Springfield National Bank, Springfield,	500 00
25 shares Third National Bank, Springfield,	2,000 00
5 shares Ware National Bank, Ware,	225 00

Loan on Railroad Bonds : —

\$5,000 Boston & Albany R.R. 4s,	\$5,000 00
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Loans on Railroad Stock, amount on each : —

19 shares Boston & Albany R.R.,	\$2,350 00
10 shares Boston & Albany R.R.,	1,400 00
30 shares Boston & Albany R.R.,	200 00
102 shares New York, New Haven & Hartford R.R.,	13,000 00
6 shares New York, New Haven & Hartford R.R.,	100 00
10 shares New York, New Haven & Hartford R.R.,	1,000 00
9 shares New York, New Haven & Hartford R.R.,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$35,000	\$44,800 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$5,100 00	\$5,300 00
50	Eliot National Bank, Boston,	5,000	5,850 00	6,100 00
28	First National Bank, Boston,	2,800	6,300 00	2,800 00

* The bank has been notified that these loans, in excess of the legal limit, must be reduced.

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Freeman's N'l Bank, Boston, .	\$5,000	\$4,250 00	\$5,000 00
230	Merchants' Nat'l Bank, Boston,	23,000	34,730 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	7,875 00	10,865 00
50	N'l B'k of No. America, Boston,	5,000	4,650 00	5,700 00
50	N'l B'k of Redemption, Boston,	5,000	5,700 00	6,700 00
50	N'l B'k of the Republic, Boston,	5,000	7,000 00	6,300 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,875 00	7,500 00
75	National Revere Bank, Boston,	7,500	6,000 00	7,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,652 00	2,600 00
63	Shawmut Nat'l Bank, Boston,	6,300	6,993 00	7,600 00
50	State National Bank, Boston, .	5,000	5,400 00	5,900 00
24	Suffolk National Bank, Boston,	2,400	2,460 00	2,400 00
60	First National Bank, Chicopee,	6,000	9,600 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,300 00	3,300 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
200	Holyoke Nat'l Bank, Holyoke,	20,000	34,000 00	23,056 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
18	First Nat'l Bank, Northampton,	1,800	2,520 00	1,800 00
66	Hampshire County Nat'l Bank, Northampton,	6,600	8,250 00	7,225 00
40	First N'l B'k, Norwich, Conn.,	4,000	4,800 00	4,000 00
85	Thames Nat'l Bank, Norwich, Conn.,	8,500	13,600 00	12,285 00
25	Uncas N'l B'k, Norwich, Conn.,	2,500	2,750 00	2,500 00
433	Agawam N'l B'k, Springfield,	43,300	43,300 00	47,700 00
250	Chapin N'l Bank, Springfield,	25,000	37,500 00	27,500 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	7,000 00	6,525 00
50	John Hancock National Bank, Springfield,	5,000	6,075 00	6,075 00
65	Pynchon N'l B'k, Springfield,	6,500	11,050 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	16,650 00	11,560 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
		\$258,000	\$339,830 00	\$307,488 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$52,500 00	\$50,000 00
Boston & Albany R.R. 5s, . . .	50,000	52,875 00	50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	52,500 00	50,000 00

Hampden Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s. . . .	\$50,000	\$53,000 00	\$50,000 00
Connecticut River R.R. 4s. . . .	200,000	216,000 00	200,000 00
Holyoke & Westfield R.R. 4s. . . .	50,000	51,750 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s. . .	50,000	57,500 00	50,000 00
Old Colony R.R. 4s.	50,000	53,000 00	50,000 00
	\$550,000	\$589,125 00	\$550,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$210,000 00	4 per cent.	\$160,000 00	4½ per cent.	\$1,698,220 00	5 per cent.
40,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$19,224 23
Assessed value of the same,	13,800 00
Net income received from same during year ending Oct. 31, 1897,	110 16
Number of loans which are of an amount not exceeding \$3,000 each, 339	
Aggregate amount of the same,	473,970 00
Total number of loans upon real estate,	382
Amount of investments from which no income is received,	92,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	136,110 29
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$55,216 83	110,838 63
during the year ending Oct. 31, 1897, . . . { 2 per cent., 55,591 80 }	
Number of accounts opened during the year ending Oct. 31, 1897,	1,086
Number of accounts closed during the year ending Oct. 31, 1897,	936
Total number of open accounts Oct. 31, 1897,	5,707
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	9,043 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	514,821 89
Number of same,	4,463
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	548,830 57
Number of same,	4,501
Date of examination by commissioner: June 10.	

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 31.

WILLIAM H. DICKINSON, *President*.

LEWIS WARNER, *Treasurer*.

LEWIS WARNER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WM. H. DICKINSON,

JAMES M. FAY,

HENRY A. KIMBALL,

J. H. DEMOND,

LUCIUS S. DAVIS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits,	\$1,414,042 24
Bank stock, as per schedule, .	204,610 42	Guaranty fund, .	46,850 00
Loans on bank stock, . . .	26,850 00	Interest account, .	9,375 18
Railroad bonds, as per schedule, .	20,000 00	Profit and loss account,	19,500 00
Loans on real estate, . . .	984,763 31		
Loans on personal security, .	111,775 00		
Loans to counties, cities or towns (notes),	15,750 00		
Deposits in banks, on interest, .	93,879 38		
Expense account,	4,589 31		
Cash on hand,	2,550 00		
	<u>\$1,489,767 42</u>		<u>\$1,489,767 42</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Easthampton,	\$15,000 00
Park National Bank, Holyoke,	1,000 00
Hampshire County National Bank, Northampton,	66,879 38
First National Bank, Northampton,	11,000 00

Loans on Bank Stock, amount on each:—

20 shares Conway National Bank, Conway, Mass.,	\$1,800 00
50 shares First National Bank, Easthampton, Mass.,	5,000 00
5 shares First National Bank, Greenfield, Mass.,	500 00
7 shares Franklin County National Bank, Greenfield, Mass.,	550 00

Hampshire Savings Bank — Continued.

123 shares Park National Bank, Holyoke, Mass.,	\$12,300 00
12 shares First National Bank, Northampton, Mass.,	1,200 00
17 shares Hampshire County National Bank, Northampton, Mass.,	1,200 00
3 shares Northampton National Bank, Northampton, Mass.,	300 00
50 shares Ware National Bank, Ware, Mass.,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Northampton, Mass., 4s,	\$10,000	\$10,200 00	\$10,000 00
Town of Hatfield, Mass., 4s,	15,000	16,200 00	15,000 00
	\$25,000	\$26,400 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	\$500	\$800 00	\$750 00
9	Atlantic Nat'l Bank, Boston,	900	990 00	1,221 75
33	Atlas National Bank, Boston,	3,300	3,960 00	3,902 75
14	Blackstone Nat'l B'k, Boston,	1,400	1,260 00	2,447 50
35	Continental N'l Bank, Boston,	3,500	3,850 00	4,030 00
36	Eliot National Bank, Boston,	3,600	4,500 00	4,640 00
44	Globe Nat'l Bank, Boston,	4,400	3,960 00	5,651 87
7	Hamilton Nat'l B'k, Boston,	700	728 00	906 00
33	Howard Nat'l B'k, Boston,	3,300	3,135 00	3,695 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,050 00	1,040 00
35	Market National Bank, Boston,	3,500	2,625 00	4,219 37
15	Massachusetts N'l B'k, Boston,	1,500	1,200 00	1,920 00
30	Merchants' N'l Bank, Boston,	3,000	4,650 00	4,260 00
7	Mt. Vernon Nat'l Bank, Boston,	700	728 00	896 00
15	N'l B'k of Commerce, Boston,	1,500	1,650 00	2,505 00
80	National Bank of the Commonwealth, Boston,	8,000	11,600 00	8,635 00
x 10	N'l B'k of No. America, Boston,	1,000	1,000 00	1,147 50
8	N'l B'k of the Republic, Boston,	800	1,160 00	1,032 00
12	National Eagle Bank, Boston,	1,200	960 00	1,476 00
x 37	N'l Hide & Leather B'k, Boston,	3,700	3,670 00	4,297 00
22	National Revere Bank, Boston,	2,200	1,980 00	2,802 00
100	North Nat'l Bank, Boston,	10,000	10,000 00	12,661 00
50	Second Nat'l Bank, Boston,	5,000	9,000 00	7,900 00
35	Shawmut Nat'l B'k, Boston,	3,500	4,200 00	4,477 50
30	Shoe & Leather N'l B'k, Boston,	3,000	2,850 00	3,376 25
20	Suffolk Nat'l Bank, Boston,	2,000	2,100 00	2,870 00
100	Third National Bank, Boston,	10,000	9,500 00	10,600 93
31	Tremont Nat'l Bank, Boston,	3,100	2,480 00	4,411 00
34	First Nat'l Bank, Chicopee,	3,400	5,100 00	5,175 00

Hampshire Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First N'l Bank, Easthampton, .	\$10,000	\$14,000 00	\$12,420 00
20	City National Bank, Holyoke, .	2,000	2,200 00	2,000 00
10	Home National Bank, Holyoke, .	1,000	1,100 00	1,000 00
10	Park National Bank, Holyoke, .	1,000	1,400 00	1,505 00
10	Berkshire N'l B'k, No. Adams, .	1,000	1,100 00	1,000 00
52	First Nat'l Bank, Northampton, .	5,200	6,916 00	7,446 00
377	Hampshire County National Bank, Northampton, . .	37,700	47,125 00	37,700 00
63	Northampton National Bank, Northampton, . .	6,300	9,450 00	10,702 50
41	Agawam N'l B'k, Springfield, .	4,100	3,895 00	4,997 00
5	Chicopee N'l B'k, Springfield, .	500	800 00	800 00
50	John Hancock National Bank, Springfield,	5,000	6,000 00	5,898 00
12	Ware National Bank, Ware, .	1,200	1,380 00	1,624 00
6	Union Nat'l Bank, Weymouth, .	600	630 00	822 50
28	Mechanics' N'l B'k, Worcester, .	2,800	2,660 00	3,749 00
		\$168,100	\$199,342 00	\$204,610 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,300 00	\$10,000 00
Boston & Providence R.R. 4s,	6,000	6,360 00	6,000 00
Fitchburg R.R. 5s,	4,000	4,240 00	4,000 00
	\$20,000	\$20,900 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$93,879 38	3 per cent.	\$126,814 22	4½ per cent.	\$929,924 09	5 per cent.
82,400 00	4 " "				

Hampshire Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	487	
Aggregate amount of the same,		\$532,792 48
Total number of loans upon real estate,	521	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		63,342 57
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend	{ 2 per cent., \$26,637 42 }	53,739 49
during the year ending Oct. 31, 1897,	{ 2 per cent., 27,102 07 }	
Number of accounts opened during the year ending Oct. 31, 1897,	570	
Number of accounts closed during the year ending Oct. 31, 1897,	416	
Total number of open accounts Oct. 31, 1897,	3,996	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		4,589 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		252,658 44
Number of same,	2,694	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		251,393 14
Number of same,	2,753	
Date of examination by commissioner: May 13.		

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 43.

ELBRIDGE G. WOOD, *President*.

RAYMOND NOYES, *Treasurer*.

RAYMOND NOYES, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

R. STUART CHASE,

ELBRIDGE G. WOOD,

DUDLEY PORTER.

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.; for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$781,702 84	Deposits,	\$5,256,807 84
Bank stock, as per schedule, .	487,250 00	Guaranty fund, . .	265,000 00
Loans on bank stock,	65,545 00	Interest account, .	5,285 35
Railroad bonds, as per schedule, .	898,000 00	Profit and loss account,	34,069 78
Loans on railroad bonds,	6,800 00		
Loans on railroad stock,	10,600 00		
Real estate (for banking purposes),	60,000 00		
Loans on real estate,	1,413,550 00		
Loans on personal security, . . .	1,622,105 00		
Loans to counties, cities or towns (notes),	22,589 00		
Loans on depositors' books, . . .	300 00		
Deposits in banks, on interest, .	178,795 34		
Expense account,	61 05		
Mortgagors' insurance and taxes paid,	1,671 90		
Real estate expense,	29 50		
Cash on hand,	12,163 34		
	<u>\$5,561,162 97</u>		<u>\$5,561,162 97</u>

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$38,893 42
First National Bank, Haverhill,	15,259 96
Haverhill National Bank, Haverhill,	73,948 75
Haverhill Safe Deposit and Trust Company, Haverhill,	20,559 73
Merchants' National Bank, Haverhill,	30,133 48

Haverhill Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

25 shares Amesbury National Bank, Amesbury,	\$2,000 00
50 shares Faneuil Hall National Bank, Boston,	5,000 00
100 shares Broadway National Bank, Boston,	10,000 00
162 shares Cocheco National Bank, Dover, N. H.,	10,000 00
100 shares Essex National Bank, Haverhill,	10,000 00
17 shares First National Bank, Haverhill,	1,700 00
22 shares Haverhill Safe Deposit and Trust Company, Haverhill,	2,000 00
5 shares Merchants' National Bank, Haverhill,	500 00
30 shares Second National Bank, Haverhill,	1,000 00
10 shares Second National Bank, Haverhill,	1,000 00
27 shares Second National Bank, Haverhill,	2,700 00
10 shares Second National Bank, Haverhill,	1,000 00
50 shares Second National Bank, Haverhill,	5,000 00
12 shares Haverhill National Bank, Haverhill,	2,825 00
10 shares Merrimack National Bank, Haverhill,	
7 shares Boston National Bank, Boston,	
2 shares Tremont National Bank, Boston,	1,820 00
10 shares Arlington National Bank, Lawrence,	
10 shares Merchants' National Bank, Lawrence,	
60 shares Somerville National Bank, Somerville,	6,000 00
10 shares Beacon Trust Company, Boston,	
1 share Second National Bank, Haverhill,	
25 shares Somerville National Bank, Somerville,	3,000 00
5 shares Second National Bank, Haverhill,	
3 shares First National Bank, Haverhill,	

Loan on Railroad Bonds:—

\$7,000 Boston & Maine R. R. 4s,	\$6,800 00
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Loans on Railroad Stock, amount on each:—

16 shares Boston & Albany R.R.,	\$2,400 00
14 shares Boston & Lowell R.R.,	1,000 00
14 shares Boston & Maine R.R.,	450 00
4 shares Boston & Maine R.R.,	450 00
66 shares Boston & Maine R.R.,	6,000 00
4 shares Boston & Maine R.R.,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	\$20,000 00	\$20,700 00	\$20,000 00
of Boston, Mass., 4s,	125,000 00	132,875 00	125,000 00
of Chicago, Ill., 4s,	100,000 00	105,500 00	100,000 00
of Cleveland, Ohio, 5s,	25,000 00	28,000 00	25,000 00
of Danbury, Conn., 4s,	25,000 00	26,375 00	25,000 00
of Dayton, Ohio, 4s,	25,000 00	25,312 50	25,000 00*
of Des Moines, Iowa, 4s,	25,000 00	25,750 00	25,000 00

* A legal investment when made.

Haverhill Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich., 4s, .	\$76,602 84	\$80,727 84	\$76,602 84
of Fall River, Mass., 5s, .	40,000 00	42,800 00	40,000 00
of Fall River, Mass., 6s, .	4,000 00	4,207 50	4,000 00
of Haverhill, Mass., 4s, .	45,000 00	45,200 00	45,000 00
of Indianapolis, Ind., 4s, .	57,000 00	60,420 00	57,000 00
of Lynn, Mass., 5s, .	5,000 00	5,450 00	5,000 00
of Manchester, N. H., 4s, .	45,000 00	47,700 00	45,000 00
of Medford, Mass., 4s, .	10,000 00	10,650 00	10,000 00
of New Bedford, Mass., 4s, .	25,000 00	25,125 00	25,000 00
of New Britain, Conn., 4s, .	10,000 00	10,300 00	10,000 00
of Newton, Mass., 4s, .	45,000 00	47,812 50	45,000 00
of Pawtucket, R. I., 4s, .	25,000 00	25,562 50	25,000 00*
Town of Bradford, Mass., 4s, .	33,100 00	33,850 00	33,100 00
of Bradford, Mass., 4½s, .	7,000 00	7,350 00	7,000 00
of Wakefield, Mass., 4s, .	9,000 00	9,000 00	9,000 00
	\$781,702 84	\$820,667 84	\$781,702 84

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Andover N'l B'k, Andover, .	\$1,600	\$1,760 00	\$1,600 00
200	Atlas National Bank, Boston, .	20,000	21,400 00	20,000 00
136	Blackstone N'l Bank, Boston, .	13,600	11,560 00	13,600 00
267	Boston National Bank, Boston, .	26,700	24,030 00	26,700 00
50	Central Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
50	Columbian Nat'l B'k, Boston, .	5,000	4,150 00	5,000 00
100	Continental N'l B'k, Boston, .	10,000	10,200 00	10,000 00
50	Eliot Nat'l Bank, Boston, .	5,000	5,850 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	12,500 00	10,000 00
50	First National Bank, Boston, .	5,000	11,200 00	5,000 00
187	Fourth Nat'l Bank, Boston, .	18,700	22,440 00	18,700 00
100	Globe National Bank, Boston, .	10,000	8,400 00	10,000 00
75	Hamilton Nat'l Bank, Boston, .	7,500	7,575 00	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	12,900 00	15,000 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,000 00	10,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,550 00	5,000 00
267	N'l B'k of No. America, Boston, .	26,700	24,831 00	26,700 00
254	N'l B'k of Redemption, Boston, .	25,400	28,956 00	25,400 00
225	N'l B'k of the Republic, Boston, .	22,500	31,500 00	22,500 00
150	Nat'l City Bank, Boston, .	15,000	10,050 00	15,000 00
100	National Eagle Bank, Boston, .	10,000	7,500 00	10,000 00

Haverhill Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Nat'l Exchange Bank, Boston,	\$15,000	\$19,050 00	\$15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,000 00	20,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,366 00	3,300 00
150	North Nat'l B'k, Boston, . .	15,000	13,800 00	15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	16,650 00	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,900 00	7,500 00
100	State National Bank, Boston, .	10,000	10,800 00	10,000 00
100	Suffolk National Bank, Boston,	10,000	10,200 00	10,000 00
200	Third National Bank, Boston, .	20,000	18,000 00	20,000 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
145	First National Bank, Haverhill,	14,500	18,850 00	14,500 00
375	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimac N'l Bank, Haverhill,	30,000	48,000 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	5,750 00	3,750 00
100	First Nat'l Bank, Malden, . .	10,000	16,000 00	10,000 00
		\$187,250	\$551,768 00	\$187,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$64,000	\$66,100 00	\$64,000 00
Boston & Maine R.R. 4½s, . . .	133,000	158,270 00	133,000 00
Boston & Providence R.R. 4s, . .	150,000	159,000 00	150,000 00
Cheshire R.R. 6s,	11,000	11,165 00	11,000 00
Concord & Montreal R.R. 4s, . . .	75,000	78,375 00	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,450 00	15,000 00
Fitchburg R.R. 4s,	125,000	127,937 50	125,000 00
Maine Central R.R. 4s,	60,000	61,500 00	60,000 00
Maine Central R.R. 4½s,	50,000	54,000 00	50,000 00
Maine Central R.R. 7s,	10,000	10,250 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	25,000	28,750 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	54,000 00	50,000 00
Old Colony R.R. 4s,	100,000	106,375 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	30,900 00	30,000 00
	\$898,000	\$962,072 50	\$898,000 00

Haverhill Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,893 42	2½ per cent.	\$991,750 00	4 per cent.	\$3,000 00	4¾ per cent.
214,901 92	3 “	30,000 00	4½ “	1,365,344 00	5 “
93,600 00	3¾ “	81,700 00	4½ “	50,170 00	5½ “
25,000 00	3½ “	273,200 00	4½ “	153,325 00	6 “

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	42,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	660 02
Number of loans which are of an amount not exceeding \$3,000 each, 544	
Aggregate amount of the same,	753,130 00
Total number of loans upon real estate,	621
Amount of investments from which no income is received,	10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	249,590 34
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$98,740 63 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 100,181 77 }	198,922 40
Number of accounts opened during the year ending Oct 31, 1897, . . .	1,726
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,400
Total number of open accounts Oct. 31, 1897,	14,643
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,542 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	684,923 00
Number of same,	10,213
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	742,517 75
Number of same,	10,897
Date of examination by commissioner: September 23.	

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 47.

C. D. WAITE, *President*.

WILBUR M. PURRINGTON, *Treasurer*.

HENRY C. SMITH, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

BYRON LOOMIS,

HENRY S. GRAVES,

FRANCIS S. WARNER,

GEORGE MARKS,

WILSON DEWEY,

W. M. PURRINGTON.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,000 00	Deposits, . . .	\$346,616 15
Bank stock, as per schedule, .	67,000 00	Guaranty fund, .	15,000 00
Railroad bonds, as per schedule, .	5,000 00	Interest account, .	1,098 93
Real estate by foreclosure, .	700 00	Profit and loss ac-	
Loans on real estate, . . .	219,452 00	count, . . .	2,095 22
Loans on personal security, .	44,807 95		
Loans to counties, cities or towns			
(notes),	13,018 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	11,776 62		
Expense account,	493 87		
Insurance account,	40 90		
Cash on hand,	1,320 96		
	\$364,810 30		\$364,810 30

Cash on Deposit in Banks, amount in each:—

Home National Bank, Holyoke,	\$1,041 49
Hampshire County National Bank, Northampton,	7,735 13

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s,	\$1,000	\$1,000 00	\$1,000 00

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First National Bank, Amherst,	\$5,000	\$7,650 00	\$7,520 00
46	Conway Nat'l Bank, Conway, .	4,600	5,290 00	5,380 00
50	Danbury N'l B'k, Danbury, Ct.,	5,000	6,250 00	6,600 00
43	First N'l Bank, Easthampton, .	4,300	5,590 00	5,290 00
50	City National Bank, Holyoke, .	5,000	5,600 00	5,625 00
60	Home Nat'l Bank, Holyoke, .	6,000	7,200 00	6,065 00
25	Park National Bank, Holyoke,	2,500	3,750 00	3,750 00
42	First N'l Bank, Northampton,	4,200	5,880 00	6,300 00
50	Hampshire County Nat'l Bank, Northampton,	5,000	6,000 00	6,000 00
18	Northampton National Bank, Northampton,	1,800	2,700 00	3,000 00
22	Southington National Bank, Southington, Conn., . .	2,200	2,530 00	2,320 00
10	Chicopee N'l Bank, Springfield, .	1,000	1,600 00	1,700 00
10	First Nat'l Bank, Springfield, .	1,000	1,250 00	1,450 00
48	John Hancock National Bank, Springfield,	4,800	5,760 00	6,000 00
		\$52,400	\$67,050 00	\$67,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,040 00	\$2,000 00
Fitchburg R.R. 5s,	3,000	3,360 00	3,000 00
	\$5,000	\$5,400 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,776 62	3½ per cent.	\$2,900 00	4½ per cent.	\$67,193 00	5½ per cent.
4,500 00	4 “	58,262 00	5 “	144,622 95	6 “

Haydenville Savings Bank—Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$700 00	
Assessed value of the same,	1,000 00	
Number of loans which are of an amount not exceeding \$3,000 each, 418		
Aggregate amount of the same,	239,577 95	
Total number of loans upon real estate,	246	
Amount of investments from which no income is received,	1,660 36	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	18,440 96	
Times for the dividends fixed by the by-laws: second Tuesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$6,819 93 }		
during the year ending Oct. 31, 1897, . . . { 2 per cent., 6,672 86 }	13,492 79	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	133	
Number of accounts closed during the year ending Oct. 31, 1897, . . .	138	
Total number of open accounts Oct. 31, 1897,	1,123	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,841 56	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	63,059 15	
Number of same,	788	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	80,474 05	
Number of same,	906	
Date of examination by commissioner: May 13.		

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 55.

ENOS LORING, *President.*

HENRY C. HARDING, *Treasurer.*

HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS LORING,

FRANCIS H. LINCOLN,

EDMUND HERSEY, 2d,

WM. FEARING, 2d.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$60,000 00	Deposits,	\$2,283,136 55
Bank stock, as per schedule, . . .	137,100 00	Guaranty fund,	105,000 00
Railroad bonds, as per schedule, . . .	71,000 00	Profit and loss account,	64,037 28
Real estate (for banking purposes),	2,000 00	Suspense account,	240 50
Real estate by foreclosure,	34,375 00		
Loans on real estate,	1,410,160 95		
Loans on personal security,	637,335 89		
Loans to counties, cities or towns (notes),	56,000 00		
Deposits in banks, on interest,	17,591 36		
Deposits in banks, not on interest,	3,634 74		
Expense account,	2,945 67		
Lawrence Duck Co. stock,*	17,000 00		
Boston & Provincetown Steamship Co. stock,*	300 00		
Cash on hand,	2,970 72		
	<u>\$2,452,414 33</u>		<u>\$2,452,414 33</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Webster Bank, Boston,	\$3,599 23
Shoe and Leather National Bank, Boston,	8,591 36
Hingham National Bank, Hingham,	9,035 51

Hingham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$50,250 00	\$50,000 00
of Kansas City, Mo., 4½s,	10,000	11,100 00	10,000 00
	\$60,000	\$61,350 00	\$60,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$735 00	\$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	3,990 00	3,800 00
75	Atlas National Bank, Boston, .	7,500	8,025 00	7,500 00
50	First National Bank, Boston, .	5,000	11,200 00	5,000 00
46	Globe National Bank, Boston,	4,600	3,864 00	4,600 00
42	Hamilton Nat'l Bank, Boston, .	4,200	4,242 00	4,200 00
36	Market National Bank, Boston,	3,600	2,340 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	1,520 00	2,000 00
75	Merchants' Nat'l B'k, Boston, .	7,500	11,325 00	7,500 00
82	N'l B'k of Commerce, Boston, .	8,200	8,610 00	8,200 00
80	N'l B'k of No. America, Boston,	8,000	7,440 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	10,500 00	7,500 00
54	National City Bank, Boston, .	5,400	3,618 00	5,400 00
100	National Eagle Bank, Boston,	10,000	7,500 00	10,000 00
112	National Revere Bank, Boston,	11,200	8,960 00	11,200 00
50	National Union Bank, Boston, .	5,000	6,250 00	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,080 00	4,000 00
20	New England N'l B'k, Boston,	2,000	2,940 00	2,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,200 00	10,000 00
26	State National Bank, Boston, .	2,600	2,808 00	2,600 00
24	Suffolk National Bank, Boston,	2,400	2,448 00	2,400 00
50	Tremont N'l Bank, Boston, . .	5,000	3,500 00	5,000 00
20	Brockton Nat'l Bank, Brockton,	2,000	2,300 00	2,000 00
30	First Nat'l Bank, Chelsea, . .	3,000	3,000 00	3,000 00
89	Hingham N'l Bank, Hingham,	8,900	9,345 00	8,900 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,000 00	1,600 00
14	Union Nat'l Bank, Weymouth,	1,400	1,456 00	1,400 00
		\$137,100	\$143,196 00	\$137,100 00

Hingham Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,400 00	\$10,000 00
Eastern R.R. 6s,	6,000	7,200 00	6,000 00
Fitchburg R.R. 5s,	30,000	31,800 00	30,000 00
Maine Central R.R. 4s,	10,000	10,300 00	10,000 00
Upper Coos R.R. 4½s,	15,000	16,350 00	15,000 00
	\$71,000	\$76,050 00	\$71,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$819 07	0 per cent.	\$107,000 00	4½ per cent.	\$61,724 00	5½ per cent.
17,591 36	2 “	331,150 00	4½ “	100,008 95	6 “
25,000 00	3¾ “	13,000 00	4¾ “	8,405 00	7 “
517,500 00	4 “	935,889 82	5 “		

Amount invested in real estate for banking purposes,	\$2,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value by books, of other real estate, held or owned by foreclosure or otherwise,	34,375 00
Assessed value of the same,	43,120 00
Number of loans which are of an amount not exceeding \$3,000 each, 332	
Aggregate amount of the same,	405,942 00
Total number of loans upon real estate,	499
Amount of investments from which no income is received,	1,019 07
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	114,861 66
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$43,707 98 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 44,152 79 }	87,860 77
Number of accounts opened during the year ending Oct. 31, 1897, . . .	417
Number of accounts closed during the year ending Oct. 31, 1897, . . .	370
Total number of open accounts Oct. 31, 1897,	4,695
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,344 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	215,401 61
Number of same,	1,963
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	258,670 49
Number of same,	2,702
Date of examination by commissioner: September 21.	

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 41.

CHARLES F. THAYER, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE A. BARTLETT,

CHARLES F. THAYER,

URIEL CUTLER,

JOSEPH H. DEWING,

JAMES H. LELAND.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1.30 to 3.30 P.M. ; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$6,000 00	Deposits,	\$350,387 14
Bank stock, as per schedule, .	23,422 50	Guaranty fund, .	19,400 00
Loans on bank stock, . . .	1,700 00	Interest account, .	16,068 51
Railroad bonds, as per schedule,	9,700 00	Profit and loss ac-	
Real estate (for banking pur-		count,	14,000 00
poses),	5,500 00		
Real estate by foreclosure, .	2,770 00		
Loans on real estate, . . .	224,170 00		
Loans on personal security, .	45,174 08		
Loans to counties, cities or towns			
(notes),	45,300 00		
Loans on depositors' books, .	400 00		
Deposits in banks, on interest, .	23,709 00		
Deposits in banks, not on interest,	5,571 60		
Holliston Water Company stock,*	4,000 00		
Tax account,	477 58		
Cash on hand,	1,960 89		
	\$399,855 65		\$399,855 65

* Taken to secure indebtedness.

Holliston Savings Bank — Continued.

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$23,709 00*
Framingham National Bank, South Framingham,	5,571 60

Loan on Bank Stock : —

35 shares Central National Bank, Boston,	\$1,700 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$1,000	\$1,040 00	\$1,000 00
of Milwaukee, Wis., 5s,	4,000	4,300 00	4,000 00
Town of Wayland, Mass., 4s,	1,000	1,000 00	1,000 00
	\$6,000	\$6,340 00	\$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone Nat'l B'k, Boston,	\$500	\$430 00	\$500 00
34	National Bank of the Common- wealth, Boston,	3,400	4,700 00	3,400 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,200 00	2,462 50
24	State National Bank, Boston,	2,400	2,500 00	2,400 00
30	Home Nat'l Bank, Brockton,	3,000	4,950 00	3,000 00
30	Franklin Nat'l Bank, Franklin,	3,000	3,300 00	3,000 00
60	Holliston N'l Bank, Holliston,	2,760	1,800 00	2,760 00†
15	People's N'l B'k, Marlborough,	1,500	1,725 00	1,500 00
20	Blue Hill Nat'l Bank, Milton,	2,000	2,300 00	2,000 00
24	Framingham National Bank, South Framingham,	2,400	2,760 00	2,400 00
		\$23,460	\$26,665 00	\$23,422 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$4,000	\$4,160 00	\$4,000 00
Salem & Lowell R.R. 6s,	5,700	5,814 00	5,700 00
	\$9,700	\$9,974 00	\$9,700 00

* This deposit has since been reduced within the legal limit.

† In liquidation.

Holliston Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,709 00	2 per cent.	\$1,000 00	4½ per cent.	\$30,743 00	5½ per cent.
5,000 00	3¾ “	48,650 00	5 “	192,051 08	6 “
39,300 00	4 “				

Amount invested in real estate for banking purposes,	\$5 500 00
Estimated value of the same,	5,500 00
Assessed value of the same,	9,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,770 00
Assessed value of the same,	4,225 00
Net income received from same during year ending Oct. 31, 1897, . . .	113 60
Number of loans which are of an amount not exceeding \$3,000 each, 346	
Aggregate amount of the same,	250,176 00
Total number of loans upon real estate,	276
Amount of investments from which no income is received,	9,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	20,991 84
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,471 20 } during the year ending Oct. 31, 1897, { 2 per cent., 6,867 69 }	14,338 89
Number of accounts opened during the year ending Oct. 31, 1897, . . .	99
Number of accounts closed during the year ending Oct. 31, 1897, . . .	210
Total number of open accounts Oct. 31, 1897,	1,128
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,240 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	46,493 24
Number of same,	668
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	88,745 07
Number of same,	1,132
Date of examination by commissioner: July 12.	

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 81.

GEORGE W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS,

ROBERT RUSSELL,

WILLIAM WHITING,

W. S. PERKINS.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Thursdays,
7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$796,475 00	Deposits, . . .	\$3,419,315 72
Loans on public funds, . . .	600 00	Guaranty fund, . .	130,000 00
Bank stock, as per schedule, .	257,748 00	Interest account, .	67,486 72
Loans on bank stock, . . .	10,800 00		
Railroad bonds, as per schedule, .	431,800 00		
Real estate by foreclosure, . .	19,312 45		
Loans on real estate, . . .	1,412,600 00		
Loans on personal security, . .	373,088 00		
Loans to counties, cities or towns (notes),	1,000 00		
Loans on depositors' books, . .	1,350 00		
Deposits in banks, on interest, .	261,682 92		
Expense account,	2,751 46		
Furniture and fixtures,	5,000 00		
Premium account,	8,600 00		
Cash on hand,	33,994 61		
	\$3,616,802 44		\$3,616,802 44

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$86,626 94
City National Bank, Holyoke,	46,568 81
Holyoke National Bank, Holyoke,	68,487 17
Home National Bank, Holyoke,	25,000 00
Hampshire County National Bank, Northampton,	10,000 00
Palmer National Bank, Palmer,	10,000 00
Agawam National Bank, Springfield,	5,000 00
Ware National Bank, Ware,	10,000 00

Loan on Public Funds:—

\$600 United States 4s,	\$600 00
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Holyoke Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

10 shares City National Bank, Holyoke,	\$800 00
25 shares City National Bank, Holyoke,	3,300 00
10 shares Hadley Falls National Bank, Holyoke,	
27 shares Holyoke National Bank, Holyoke,	2,500 00
10 shares Home National Bank, Holyoke,	1,400 00
25 shares Hampshire County National Bank, Northampton,	
30 shares Home National Bank, Holyoke,	2,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$18,000	\$18,200 00	\$18,000 00
of Auburn, Me., 5s,	6,000	6,500 00	6,000 00
of Bangor, Me., 6s,	10,000	10,350 00	10,000 00
of Bangor, Me., 7s,	13,000	13,650 00	13,000 00
of Bay City, Mich., 5s,	40,000	41,150 00	40,000 00
of Bay City, Mich., 8s,	500	500 00	500 00
of Boston, Mass., 3½s,	2,000	2,010 00	2,000 00
of Boston, Mass., 4s,	36,000	36,805 00	36,000 00
of Boston, Mass., 5s,	2,000	2,260 00	2,000 00
of Boston, Mass., 6s,	14,000	16,085 00	14,000 00
of Cleveland, Ohio, 5s,	30,350	32,662 00	30,350 00
of Cleveland, Ohio, 6s,	36,000	36,330 00	36,000 00
of Dayton, Ohio, 6s,	12,000	12,100 00	12,000 00*
of Detroit, Mich., 7s,	12,000	14,520 00	12,000 00
of East Saginaw, Mich., 5s,	8,000	8,490 00	8,000 00
of Fall River, Mass., 4s,	9,000	9,100 00	9,000 00
of Fall River, Mass., 5s,	25,000	26,000 00	25,000 00
of Fall River, Mass., 6s,	10,000	11,280 00	10,000 00
of Fort Wayne, Ind., 4½s,	7,000	7,500 00	7,000 00
of Fort Wayne, Ind., 6s,	2,000	2,150 00	2,000 00
of Grand Rapids, Mich., 5s,	10,000	10,100 00	10,000 00
of Haverhill, Mass., 4s,	7,000	7,070 00	7,000 00
of Holyoke, Mass., 4s,	2,000	2,000 00	2,000 00
of Holyoke, Mass., 6s,	9,000	9,400 00	9,000 00
of Kansas City, Mo., 4½s,	25,000	27,250 00	25,000 00
of Lawrence, Mass., 6s,	5,000	5,300 00	5,000 00
of Lewiston, Me., 5s,	2,000	2,040 00	2,000 00
of Lewiston, Me., 6s,	2,000	2,200 00	2,000 00
of Milwaukee, Wis., 5s,	90,000	97,100 00	90,000 00
of Minneapolis, Minn., 4½s,	25,000	26,000 00	25,000 00
of Minneapolis, Minn., 7s,	6,000	6,780 00	6,000 00
of Minneapolis, Minn., 8s,	7,000	8,700 00	7,000 00
of New Bedford, Mass., 4s,	6,000	6,500 00	6,000 00
of New Bedford, Mass., 5s,	5,000	5,400 00	5,000 00
of New London, Conn., 7s,	16,000	17,440 00	16,000 00
of Northampton, Mass., 4s,	22,500	22,800 00	22,500 00
of Oshkosh, Wis., 4½s,	10,000	10,250 00	10,000 00
of Portland, Me., 6s,	10,000	12,200 00	10,000 00

* A legal investment when made.

Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . . .	\$15,000	\$15,800 00	\$15,000 00
of Providence, R. I., 6s, . . .	4,000	4,400 00	4,000 00
of Rockford, Ill., 4½s, . . .	15,500	16,430 00	15,500 00
of Saginaw, Mich., 4½s, . . .	39,000	42,050 00	39,000 00
of Saginaw, Mich., 5s, . . .	11,000	11,300 00	11,000 00
of Salem, Mass., 4s, . . .	8,000	8,000 00	8,000 00
of Springfield, Mass., 3½s, . . .	6,500	6,500 00	6,500 00
of Springfield, Ohio, 5s, . . .	19,000	20,050 00	19,000 00
of Springfield, Ohio, 6s, . . .	4,125	4,375 00	4,125 00
of St. Louis, Mo., 5s, . . .	3,000	3,050 00	3,000 00
of St. Louis, Mo., 6s, . . .	59,000	65,870 00	59,000 00
of Terre Haute, Ind., 6s, . . .	17,500	18,900 00	17,500 00
of Youngstown, Ohio, 5s, . . .	10,000	10,300 00	10,000 00
of Youngstown, Ohio, 6s, . . .	7,000	7,100 00	7,000 00
Town of Monson, Mass., 4s, . . .	4,000	4,100 00	4,000 00
of Wayland, Mass., 5s, . . .	4,500	4,590 00	4,500 00
of Winthrop, Mass., 5s, . . .	1,000	1,090 00	1,000 00
County of Middlesex, Mass., 4s, . . .	10,000	10,500 00	10,000 00
District of Columbia 5s, . . .	3,000	3,090 00	3,000 00
District of Columbia 6s, . . .	3,000	3,360 00	3,000 00
	\$796,475	\$847,027 00	\$796,475 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams, .	\$2,000	\$3,000 00	\$2,000 00
22	First National Bank, Adams, .	2,200	2,860 00	2,200 00
50	First National Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l Bank, Athol, .	2,000	3,800 00	2,000 00
20	First National Bank, Chicopee, .	2,000	3,000 00	2,000 00
38	Conway Nat'l Bank, Conway, .	3,800	4,500 00	3,800 00
42	First N'l Bank, Easthampton, .	4,200	5,000 00	4,200 00
37	Rollstone N'l Bank, Fitchburg, .	3,700	5,000 00	3,700 00
5	First Nat'l Bank, Greenfield, .	500	800 00	500 00
48	Franklin Co. N'l B'k, Greenfield, .	4,800	4,800 00	4,800 00
2	First National Bank, Haverhill, .	200	250 00	200 00
1	Merrimack N'l B'k, Haverhill, .	100	150 00	100 00
28	City National Bank, Holyoke, .	2,800	3,080 00	2,790 00
222	Hadley Falls N'l B'k, Holyoke, .	22,200	29,106 00	29,000 00
370	Holyoke Nat'l Bank, Holyoke, .	37,000	55,500 00	37,000 00
60	Home National Bank, Holyoke, .	6,000	6,900 00	6,000 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	First N'l Bank, Newburyport,	\$500	\$625 00	\$500 00
90	First N'l Bank, Northampton,	9,000	12,000 00	12,288 00
20	Hampshire County Nat'l Bank, Northampton,	2,000	2,400 00	2,000 00
100	Northampton National Bank, Northampton,	10,000	16,000 00	13,900 00
38	Palmer Nat'l Bank, Palmer,	3,800	4,700 00	3,800 00
6	Pittsfield Nat'l Bank, Pittsfield,	600	800 00	570 00
50	Agawam N'l B'k, Springfield,	5,000	3,750 00	5,000 00
97	Chicopee N'l B'k, Springfield,	9,700	16,400 00	12,300 00
15	City Nat'l Bank, Springfield,	1,500	2,100 00	1,500 00
178	First Nat'l Bank, Springfield,	17,800	22,000 00	21,500 00
87	John Hancock National Bank, Springfield,	8,700	10,440 00	9,900 00
50	Second N'l Bank, Springfield,	5,000	7,500 00	9,000 00
215	Third N'l Bank, Springfield,	21,500	43,000 00	33,500 00
25	Springfield N'l B'k, Springfield,	2,500	3,250 00	2,500 00
97	Townsend N'l B'k, Townsend,	9,700	12,000 00	12,000 00
26	Ware National Bank, Ware,	2,600	3,000 00	2,600 00
4	First National Bank, Westfield,	400	500 00	400 00
50	First National Bank, Worcester,	5,000	8,000 00	5,000 00
		\$218,000	\$309,455 00	\$257,748 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$19,000	\$19,360 00	\$19,000 00
Boston & Lowell R.R. 5s,	27,000	27,540 00	27,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	26,500 00	25,000 00
Cheshire R.R. 6s,	44,500	44,855 00	44,500 00
Eastern R.R. 6s,	55,500	65,500 00	55,500 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s,	74,000	77,100 00	74,000 00
Holyoke & Westfield R.R. 4s,	50,000	51,000 00	50,000 00
Maine Central R.R. 6s,	16,500	17,500 00	16,500 00
Maine Central R.R. 7s,	48,800	51,300 00	48,800 00
Nashua & Lowell R.R. 5s,	1,000	1,000 00	1,000 00
New Haven & Northampton R.R. 5s,	2,000	2,200 00	2,000 00
N. Y., Providence & Boston R.R. 7s,	7,000	7,300 00	7,000 00
Portland & Ogdensburg R.R. 6s,	33,500	35,260 00	33,500 00
Vermont & Massachusetts R.R. 5s,	8,000	8,400 00	8,000 00
Vermont Valley R.R. 5s,	5,000	5,650 00	5,000 00
	\$431,800	\$455,465 00	\$431,800 00

Holyoke Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$86,626 94 175,055 98	2 per cent. 4 “	\$1,521,125 00 35,000 00	5 per cent. 5½ “	\$243,313 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$19,312 45
Assessed value of the same,	12,063 30
Net income received from same during year ending Oct. 31, 1897,	397 64
Number of loans which are of an amount not exceeding \$3,000 each,	311
Aggregate amount of the same,	388,638 00
Total number of loans upon real estate,	380
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	177,430 01
Times for the dividends fixed by the by-laws: third Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$60,498 01 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 62,276 17 }	122,774 18
Number of accounts opened during the year ending Oct. 31, 1897,	1,895
Number of accounts closed during the year ending Oct. 31, 1897,	1 556
Total number of open accounts Oct. 31, 1897,	9,326
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,525 92
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	753,312 00
Number of same,	13,479
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	638,225 13
Number of same,	9,407
Date of examination by commissioner: May 12.	

HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 34.

CHARLES H. ALLEN, *President.*

CHARLES J. HAYDEN, *Treasurer.*

CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. ALLEN,

THOMAS F. TEMPLE,

NEWTON TALBOT,

ALBERT T. WHITING,

HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits, 5 to 8 P.M., except during June, July and August.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$147,362 05	Deposits,	\$6,526,643 15
Loans on public funds, . . .	85,000 00	Guaranty fund, . . .	310,000 00
Bank stock, as per schedule, .	384,800 00	Interest account, . . .	44,495 30
Loans on bank stock, . . .	22,200 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	259,500 00	count,	68,208 59
Loans on railroad stock, . . .	66,000 00	Rent account, . . .	350 00
Loans on real estate, . . .	3,466,700 00		
Loans on personal security, . .	2,161,972 29		
Loans to counties, cities or towns			
(notes),	51,478 34		
Loans on depositors' books, . .	1,170 00		
Deposits in banks, on interest, .	185,386 07		
Expense account,	1,502 91		
\$140,000 Consolidated R.R., Vt.,			
bonds (trust receipts),* . .	96,500 00		
175 shares Howland Mills,* . .	17,500 00		
Premium account,	270 00		
Suspense account,	32 82		
Cash on hand,	2,332 56		
	\$6,949,697 04		\$6,949,697 04

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Central National Bank, Boston,	\$85,164 01
Third National Bank, Boston,	70,132 94
National Bank of North America, Boston,	30,089 12

Loans on Public Funds, amount on each : —

\$20,000 United States 4s,	\$20,000 00
65,000 City of Newton, Mass., 4s,	65,000 00

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

32 shares Boylston National Bank, Boston,	\$3,200 00*
18 shares First Ward National Bank, Boston,	5,000 00
30 shares Metropolitan National Bank, Boston,	
20 shares Third National Bank, Boston,	
20 shares Massachusetts Loan and Trust Company, Boston,	10,000 00
100 shares National Bank of South Reading, Wakefield,	
50 shares Wachusett National Bank, Fitchburg,	
	4,000 00

Loans on Railroad Stock, amount on each : —

7 shares Boston & Albany R.R.,	\$1,000 00
200 shares Boston & Albany R.R.,	15,000 00
300 shares Boston & Lowell R.R.,	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$21,000 00	\$21,105 00	\$21,000 00
of Bay City, Mich., 8s,	4,500 00	6,040 00	4,500 00
of Brockton, Mass., 4s,	10,000 00	10,175 00	10,000 00
of Canton, Ohio, 5s,	4,000 00	4,040 00	4,000 00
of Detroit, Mich., 4s,	5,862 05	5,862 05	5,862 05
of Kansas City, Mo., 7s,	4,000 00	4,110 00	4,000 00
of Northampton, Mass., 4s,	25,000 00	25,375 00	25,000 00
of Sioux City, Iowa, 4½s,	4,000 00	4,170 00	4,000 00
of Springfield, Mass., 7s,	1,000 00	1,170 00	1,000 00
of Springfield, Ohio, 5s,	2,000 00	2,040 00	2,000 00
of Springfield, Ohio, 6s,	4,000 00	4,095 00	4,000 00
of Woburn, Mass., 4s,	8,000 00	8,052 50	8,000 00
Town of Hyde Park, Mass., 4s,	52,000 00	52,880 00	52,000 00
of Stoughton, Mass., 4s,	2,000 00	2,007 50	2,000 00
	\$147,362 05	\$151,122 05	\$147,362 05

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston,	\$5,000	\$5,350 00	\$5,000 00
200	Atlas National Bank, Boston,	20,000	21,500 00	20,000 00
66	Blackstone N'l Bank, Boston,	6,600	5,610 00	6,600 00
50	Boston National Bank, Boston,	5,000	4,506 25	5,000 00
75	Columbian Nat'l Bank, Boston,	7,500	6,262 50	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,351 75	2,300 00
100	Eliot National Bank, Boston,	10,000	11,775 00	10,000 00
70	Everett Nat'l Bank, Boston,	7,000	6,230 00	7,000 00

* This loan has since been reduced within the legal limit.

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	First National Bank, Boston, .	\$12,500	\$28,218 75	\$12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	8,500 00	10,000 00
160	Hamilton Nat'l Bank, Boston, .	16,000	16,400 00	16,000 00
150	Howard Nat'l Bank, Boston, .	15,000	13,012 50	15,000 00
150	Market Nat'l B'k, Boston, .	15,000	9,975 00	15,000 00
50	Massachusetts N'l B'k, Boston,	5,000	3,812 50	5,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	30,400 00	20,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	7,518 75	7,500 00
50	N'l B'k of No. America, Boston,	5,000	4,650 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	17,137 50	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	28,175 00	20,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,425 00	10,000 00
50	Nat'l Market Bank, Brighton, .	5,000	5,000 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	12,037 50	15,000 00
125	National Union Bank, Boston,	12,500	15,718 75	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,341 25	3,300 00
200	New England N'l B'k, Boston,	20,000	29,400 00	20,000 00
200	North National Bank, Boston,	20,000	18,550 00	20,000 00
400	Second National Bank, Boston,	40,000	70,100 00	40,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	22,225 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,200 00	10,000 00
100	State National Bank, Boston, .	10,000	10,825 00	10,000 00
46	Suffolk National Bank, Boston,	4,600	4,720 75	4,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	7,050 00	10,000 00
		\$384,800	\$449,978 75	\$384,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$31,200 00	\$30,000 00
Cheshire R.R. 6s,	11,000	11,110 00	11,000 00
Dexter & Piscataquis R.R. 4s, .	10,000	10,300 00	10,000 00
Fitchburg R.R. 4s,	88,000	90,315 00	88,000 00
Fitchburg R.R. 5s,	64,000	67,775 00	64,000 00
Maine Central R.R. 7s,	25,500	25,946 25	25,500 00
Old Colony R.R. 4s,	15,000	16,125 00	15,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,050 00	1,000 00
Salem & Lowell R.R. 6s, . . .	15,000	15,300 00	15,000 00
		\$259,500	\$269,121 25
			\$259,500 00

Home Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$185,386 07	2 per cent.	\$1,421,375 00	4 per cent.	\$24,278 54	5½ per cent.
4,944 80	2.65 "	10,000 00	4½ "	131,200 00	5½ "
32,533 54	3 "	635,968 75	4½ "	24,175 00	6 "
130,000 00	3½ "	2,016,800 00	4½ "	15,000 00	6½ "
50,000 00	3½ "	210,000 00	4½ "	20,000 00	7 "
55,000 00	3.9 "	1,073,245 00	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, 207
 Aggregate amount of the same, \$356,063 12
 Total number of loans upon real estate, 433
 Amount of investments from which no income is received, 177,678 54
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 303,525 63
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend { 2 per cent, \$113,441 69 }
 during the year ending Oct. 31, 1897, { 2 per cent., 119,026 65 } 232,468 34
 Number of accounts opened during the year ending Oct. 31, 1897, 2,833
 Number of accounts closed during the year ending Oct. 31, 1897, 1,947
 Total number of open accounts Oct. 31, 1897, 23,151
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 23,235 02
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 1,671,415 11
 Number of same, 20,182
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1897, 1,316,033 63
 Number of same, 16,789
 Date of examination by commissioner: January 19.

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President*.

W. W. RICHMOND, *Treasurer*.

GEORGE P. LAWRENCE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

DANIEL J. BARBER,

TIMOTHY COLLINS,

W. W. BUTLER.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays, until 6 P.M., except July, August, September, October and November, until 4.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits,	\$787,589 11
Bank stock, as per schedule, .	7,200 00	Guaranty fund, .	17,122 70
Railroad bonds, as per schedule, .	10,000 00	Interest account, .	12,744 10
Real estate (for banking purposes),	54,352 17	Uncompleted real estate loans, . . .	3,270 00
Real estate by foreclosure, . . .	3,908 58		
Loans on real estate,	541,700 76		
Loans on personal security, . . .	146,036 50		
Loans on depositors' books, . . .	510 00		
Deposits in banks, not on interest, .	14,608 58		
Premium account,	2,700 00		
Furniture and fixtures,	7,251 70		
Cash on hand,	7,457 62		
	\$820,725 91		\$820,725 91

Cash on Deposit in Banks, amount in each :—

Adams National Bank, North Adams,	\$6,626 31
Berkshire National Bank, North Adams,	7,982 27

Hoosac Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$11,800 00	\$10,000 00
of Cleveland, Ohio, 4s, . . .	2,000	2,040 00	2,000 00
of Columbus, Ohio, 4s, . . .	1,000	1,020 00	1,000 00*
of Lynn, Mass., 4s, . . .	2,000	2,050 00	2,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,450 00	5,000 00
of Terre Haute, Ind., 4½, . . .	5,000	5,270 00	5,000 00
	\$25,000	\$27,630 00	\$25,000 00

*½ legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams N'l B'k, North Adams,	\$1,900	\$2,470 00	\$1,900 00
53	Berkshire Nat'l Bank, North Adams,	5,300	6,095 00	5,300 00
		\$7,200	\$8,565 00	\$7,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$10,000	\$10,400 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$570,440 58	5 per cent.	\$1,700 00	5½ per cent.	\$116,106 68	6 per cent.

Hoosac Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$54,352 17
Estimated value of the same,	70,000 00
Assessed value of the same,	32,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,881 67
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,908 58
Assessed value of the same,	1,300 00
Net income received from same during year ending Oct. 31, 1897, . . .	113 40
Number of loans which are of an amount not exceeding \$3,000 each, 308	
Aggregate amount of the same,	313,911 26
Total number of loans upon real estate,	265
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	37,900 50
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,463 56 } during the year ending Oct. 31, 1897, { 2 per cent., 14,220 35 }	27,683 91
Number of accounts opened during the year ending Oct. 31, 1897, . . .	863
Number of accounts closed during the year ending Oct. 31, 1897, . . .	712
Total number of open accounts Oct. 31, 1897,	3,745
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,109 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	305,701 56
Number of same,	6,087
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	271,923 42
Number of same,	3,650
Date of examination by commissioner: May 21.	

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 30.

LOWELL B. MAYBRY, *President.*

FRED A. WOOD, *Treasurer.*

FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. L. CLAFLIN,

LOWELL B. MAYBRY,

ALONZO COBURN,

W. A. FRAIL,

CHARLES H. MORSE,

M. V. PHIPPS.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$52,992 89	Deposits, . . .	\$347,541 94
Bank stock, as per schedule, .	55,195 00	Guaranty fund, .	17,703 71
Railroad bonds, as per schedule, .	88,682 50	Profit and loss account, . . .	12,898 76
Real estate by foreclosure, .	3,732 05		
Loans on real estate,	151,662 56		
Deposits in banks, on interest, .	13,590 14		
Deposits in banks, not on interest, .	1,000 00		
Expense account,	862 66		
Insurance,	10 00		
Cash on hand,	10,416 61		
	<u>\$378,144 41</u>		<u>\$378,144 41</u>

Cash on Deposit in Bank : —

Hopkinton National Bank, Hopkinton, \$14,590 14

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,775 00	\$5,000 00
of Belfast, Me., 6s,	3,500	3,543 75	3,500 00
of Dayton, Ohio, 4s,	5,000	5,000 00	5,000 00*
of Portland, Me., 6s,	6,000	7,260 00	6,000 00
County of Aroostook, Me., 4½s, .	5,000	5,325 00	5,000 00*
United States 4s,	25,000	31,750 00	28,492 89
	<u>\$49,500</u>	<u>\$58,653 75</u>	<u>\$52,992 89</u>

* Legal investments when made.

Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,550 00	\$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	5,350 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	6,527 00	7,015 00
50	Continental N'l Bank, Boston, .	5,000	5,112 50	5,400 00
25	Everett National Bank, Boston, .	2,500	2,225 00	2,500 00
15	Faneuil Hall N'l Bank, Boston, .	1,500	1,875 00	1,950 00
16	Howard Nat'l Bank, Boston, .	1,600	1,388 00	1,600 00
50	N'l B'k of Redemption, Boston, .	5,000	5,700 00	5,750 00
15	N'l B'k of the Republic, Boston, .	1,500	2,113 12	1,950 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,257 50	1,250 00
13	N'l Hide & Leather B'k, Boston, .	1,300	1,355 25	1,300 00
38	National Revere Bank, Boston, .	3,800	3,049 50	2,850 00
40	North National Bank, Boston, .	4,000	3,710 00	4,600 00
60	Shawmut Nat'l Bank, Boston, .	6,000	6,667 50	6,600 00
25	Franklin N'l Bank, Franklin, .	2,500	2,750 00	2,750 00
5	Natick National Bank, Natick, .	500	585 00	500 00
10	Quinsigamond National Bank, Worcester,	1,000	1,430 00	1,430 00
		\$49,300	\$52,645 37	\$55,195 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,550 00	\$10,712 50
Boston & Lowell R.R. 4s, . . .	10,000	10,700 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,325 00	5,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,450 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,425 00	10,000 00
Maine Central R.R. 4½s,	1,000	1,080 00	1,085 00
Nashua & Lowell R.R. 5s, . . .	10,000	10,300 00	10,000 00
Newport & Richford R.R. 5s, . .	10,000	10,600 00	10,000 00*
Portland & Rumford Falls R.R. 4s, .	15,000	15,300 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	6,000	7,500 00	6,885 00
	\$87,000	\$92,230 00	\$88,682 50

* A legal investment when made.

Hopkinton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,590 14 4,000 00	2½ per cent. 4½ “	\$86,200 00 11,200 00	5 per cent. 5½ “	\$50,262 56	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,732 05
Assessed value of the same,	5,725 00
Net income received from same during year ending Oct. 31, 1897, . . .	14 71
Number of loans which are of an amount not exceeding \$3,000 each, 139	
Aggregate amount of the same,	94,262 56
Total number of loans upon real estate, 151	
Amount of investments from which no income is received,	3,732 05
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	18,190 51
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,823 52 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 6,741 38 }	13,564 90
Number of accounts opened during the year ending Oct. 31, 1897, . . . 113	
Number of accounts closed during the year ending Oct. 31, 1897, . . . 129	
Total number of open accounts Oct. 31, 1897, 1,108	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,936 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	37,560 72
Number of same, 659	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	53,691 10
Number of same, 830	
Date of examination by commissioner: March 8.	

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 47.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE,

JOSEPH S. BRADLEY,

HORACE E. STOWE,

GEORGE B. COCHRAN,

HENRY TOWER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; Saturdays, 9 A.M. to 12 M.; 1 to 5 P. M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$110,850 00	Deposits,	\$921,213 14
Bank stock, as per schedule, .	67,700 00	Guaranty fund, . .	25,900 00
Loans on bank stock,	1,000 00	Interest account, . .	4,434 69
Railroad bonds, as per schedule, .	126,000 00	Profit and loss account, . .	15,296 34
Real estate (for banking purposes),	43,730 90	Unsettled mortgage loan account,	4,000 00
Real estate by foreclosure, . .	4,037 41		
Loans on real estate,	531,375 00		
Loans on personal security, . .	8,750 00		
Loans to counties, cities or towns (notes),	32,000 00		
Deposits in banks, on interest, .	38,400 00		
Deposits in banks, not on interest, .	48 11		
Expense account,	93 92		
Real estate rents and expense, . .	587 28		
Furniture and fixtures,	5,000 00		
Cash on hand,	1,271 55		
	\$970,844 17		\$970,844 17

Cash on Deposit in Banks, amount in each :—

Old Colony Trust Company, Boston,	\$17,000 00
Hudson National Bank, Hudson,	21,448 11

Loans on Bank Stock, amount on each :—

8 shares Hudson National Bank, Hudson, Mass.,	\$500 00
6 shares National Rockland Bank, Boston,	500 00

Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$25,400	\$27,027 00	\$25,400 00
of Chelsea, Mass., 4s,	5,000	5,112 50	5,000 00
of Chicago, Ill., 4s,	5,000	5,200 00	5,000 00
of Chicopee, Mass., 4s,	4,000	4,320 00	4,000 00
of Cleveland, Ohio, 6s,	5,000	5,300 00	5,000 00
of Columbus, Ohio, 4s,	7,000	7,075 00	7,000 00*
of Fall River, Mass., 5s,	5,000	5,750 00	5,000 00
of Fall River, Mass., 6s,	2,000	2,050 00	2,000 00
of Grand Rapids, Mich., 5s,	5,000	5,400 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	10,950 00	10,000 00
of Malden, Mass., 4s,	5,450	5,631 00	5,450 00
of Marlborough, Mass., 4s,	10,000	10,800 00	10,000 00
Town of Clinton, Mass., 4s,	12,000	12,420 00	12,000 00
of Melrose, Mass., 4s,	10,000	10,500 00	10,000 00
	\$110,850	\$117,535 50	\$110,850 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston, .	\$2,300	\$1,955 00	\$2,200 00
25	Boston Nat'l Bank, Boston, . .	2,500	2,262 50	2,500 00
25	Howard Nat'l Bank, Boston, . .	2,500	2,168 75	2,500 00
25	Market Nat'l Bank, Boston, . .	2,500	1,625 00	2,000 00
25	Merchants' N'l Bank, Boston, . .	2,500	3,796 87	2,500 00
10	N'l B'k of Commerce, Boston, . .	1,000	1,032 50	1,000 00
50	N'l B'k of No. America, Boston, .	5,000	4,650 00	5,000 00
35	N'l Hide & Leather B'k, Boston, .	3,500	3,679 37	3,500 00
25	National Union Bank, Boston, . .	2,500	3,131 25	2,500 00
20	Nat'l Webster Bank, Boston, . .	2,000	2,032 50	2,000 00
25	North National Bank, Boston, . .	2,500	2,318 75	2,500 00
37	Old Boston N'l Bank, Boston, . .	3,700	3,811 00	3,700 00
4	Shoe & Leather N'l B'k, Boston, .	400	369 50	400 00
60	State National Bank, Boston, . .	6,000	6,495 00	6,000 00
60	Third National Bank, Boston, . .	6,000	5,400 00	6,000 00
10	Tremont Nat'l Bank, Boston, . .	1,000	708 75	700 00
52	First National Bank, Chelsea, . .	5,200	5,200 00	5,200 00
75	Hudson Nat'l Bank, Hudson, . . .	7,500	9,225 00	7,500 00
50	National City Bank, Lynn, . . .	5,000	8,750 00	5,000 00
50	People's N'l B'k, Marlborough, . .	5,000	5,750 00	5,000 00
		\$68,600	\$74,361 74	\$67,700 00

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$5,000	\$5,100 00	\$5,000 00
Boston & Maine R.R. 4s, . . .	16,000	17,120 00	16,000 00
Boston Terminal Company 3½s, . .	15,000	15,600 00	15,000 00
Cheshire R.R. 6s,	5,000	5,075 00	5,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4s,	10,000	10,350 00	10,000 00
Fitchburg R.R. 5s,	20,000	21,252 50	20,000 00
Old Colony R.R. 4s,	10,000	10,575 00	10,000 00
Penobscot Shore Line R.R. Co. 4s, .	10,000	10,250 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,150 00	5,000 00
Troy & Boston R.R. 7s,	5,000	7,500 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
	\$126,000	\$136,272 50	\$126,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,400 00	2 per cent.	\$263,850 00	5 per cent.	\$750 00	7 per cent.
4,000 00	4 “	210,250 00	5½ “	750 00	7½ “
28,000 00	4½ “	65,525 00	6 “		

Amount invested in real estate for banking purposes,	\$43,730 90
Estimated value of the same,	43,730 90
Assessed value of the same,	36,600 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,682 44
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,037 41
Assessed value of the same,	4,795 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	319
Aggregate amount of the same,	283,150 00
Total number of loans upon real estate,	337
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	44,433 67
Times for the dividends fixed by the by-laws: third Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,587 77 } during the year ending Oct. 31, 1897, { 2 per cent., 17,026 73 }	33,614 50
Number of accounts opened during the year ending Oct. 31, 1897, . . .	481
Number of accounts closed during the year ending Oct. 31, 1897, . . .	329
Total number of open accounts Oct. 31, 1897,	2,989

Hudson Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$2,427 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	177,716 00
Number of same,	2,555
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	153,676 22
Number of same,	2,237
Date of examination by commissioner: February 15.	

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 33.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE,

WILLIAM J. STUART,

HENRY S. BUNTON,

DAVID PERKINS,

FREDERICK N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; also Wednesdays and Saturdays,
7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$7,000 00	Deposits, . . .	\$526,474 74
Bank stock, as per schedule, .	30,016 00	Guaranty fund, .	23,520 85
Railroad bonds, as per schedule, .	101,000 00	Interest account, .	11,660 02
Real estate by foreclosure, .	5,401 56	Profit and loss account, . . .	23,302 12
Loans on real estate, . . .	260,029 31	Due on mortgage loans, . . .	1,176 75
Loans on personal security, .	135,417 41		
Loans to counties, cities or towns (notes),	37,600 00		
Deposits in banks, on interest, .	5,952 20		
Expense account,	638 09		
Cash on hand,	3,079 91		
	<u>\$586,134 48</u>		<u>\$586,134 48</u>

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$1,364 13
North National Bank, Boston,	4,588 07

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, .	\$7,000	\$7,030 00	\$7,000 00

Hyde Park Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Boston Nat'l Bank, Boston, .	\$3,000	\$2,700 00	\$3,000 00
16	Columbian Nat'l B'k, Boston, .	1,600	1,328 00	1,600 00
20	Continental N'l Bank, Boston, .	2,000	2,040 00	2,000 00
13	Freeman's N'l Bank, Boston, .	1,300	1,105 00	1,300 00
10	Hamilton N'l Bank, Boston, .	1,000	1,010 00	1,000 00
21	Howard Nat'l Bank, Boston, .	2,100	1,806 00	2,016 00
20	Merchants' N'l Bank, Boston, .	2,000	3,020 00	2,000 00
31	N'l Bank of Commerce, Boston, .	3,100	3,255 00	3,100 00
13	N'l B'k of No. America, Boston, .	1,300	1,209 00	1,300 00
20	N'l B'k of Redemption, Boston, .	2,000	2,280 00	2,000 00
19	N'l B'k of the Republic, Boston, .	1,900	2,660 00	1,900 00
13	Nat'l Exchange Bank, Boston, .	1,300	1,651 00	1,300 00
17	N'l Hide & Leather B'k, Boston, .	1,700	1,776 50	1,700 00
11	North National Bank, Boston, .	1,100	1,012 00	1,100 00
6	Second National Bank, Boston, .	600	1,050 00	600 00
27	State National Bank, Boston, .	2,700	2,916 00	2,700 00
14	First N'l Bank, Newburyport, .	1,400	1,820 00	1,400 00
		\$30,100	\$32,638 50	\$30,016 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$11,000	\$11,605 00	\$11,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,350 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s,	8,000	8,560 00	8,000 00
Fitchburg R.R. 5s,	10,000	10,310 00	10,000 00
Maine Central R.R. 7s,	29,000	38,860 00	29,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	18,000	22,140 00	18,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,250 00	5,000 00
	\$101,000	\$117,375 00	\$101,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,952 20	2 per cent.	\$90,200 00	5 per cent.	\$224,246 72	6 per cent.
37,600 00	4 " "	62,000 00	5½ " "	3,000 00	6½ " "
16,000 00	4½ " "				

Hyde Park Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,401 56
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1897, . . .	8 69
Number of loans which are of an amount not exceeding \$3,000 each, . . .	182
Aggregate amount of the same,	214,510 85
Total number of loans upon real estate,	174
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	29,332 17
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend } 2 per cent., \$9,136 06 }	18,432 69
during the year ending Oct. 31, 1897, . . . } 2 per cent., 9,296 63 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	582
Number of accounts closed during the year ending Oct. 31, 1897, . . .	456
Total number of open accounts Oct. 31, 1897,	3,133
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,987 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	188,601 46
Number of same,	4,780
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	185,930 59
Number of same,	3,401
Date of examination by commissioner: January 1.	

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 82.

EDWARD S. MOSELEY, *President.*

LAWRENCE W. PIPER, *Treasurer.*

GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD S. MOSELEY,

L. B. CUSHING,

WILLIAM H. SWASEY,

SAMUEL MARCH,

HENRY B. LITTLE.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,312,500 00	Deposits, . . .	\$5,792,741 20
Bank stock, as per schedule, .	862,970 00	Guaranty fund, .	285,000 00
Loans on bank stock, . . .	15,600 00	Profit and loss ac-	
Railroad bonds, as per schedule,	974,000 00	count, . . .	95,461 17
Real estate (for banking pur-			
poses),	10,000 00		
Loans on real estate, . . .	1,041,862 00		
Loans on personal security, .	1,678,307 50		
Loans to counties, cities or towns			
(notes),	163,661 63		
Deposits in banks, on interest, .	93,148 10		
Consolidated R.R., Vt., 5s,*	20,431 25		
Cash on hand,	721 89		
	<u>\$6,173,202 37</u>		<u>\$6,173,202 37</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Amesbury National Bank, Amesbury,	\$15,000 00
National Bank of Redemption, Boston,	30,887 00
Essex National Bank, Haverhill,	10,000 00
First National Bank, Ipswich,	5,000 00
First National Bank, Newburyport,	32,261 10

Institution for Savings in Newburyport, etc. — Continued.

Loans on Bank Stock, amount on each : —

4 shares Columbian National Bank, Boston, }	\$200 00
1 share Mechanics' National Bank, Newburyport, }	
75 shares Fourth National Bank, Boston,	7,000 00
50 shares Martha's Vineyard National Bank, Edgartown,	4,500 00
20 shares First National Bank, Newburyport,	2,000 00
78 shares Merchants' National Bank, Newburyport,	1,000 00
22 shares Ocean National Bank, Newburyport,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$25,000	\$26,250 00	\$25,000 00
of Boston, Mass., 3½s,	50,000	51,500 00	50,000 00
of Boston, Mass., 4s,	150,000	160,000 00	150,000 00
of Chelsea, Mass., 4s,	32,000	34,400 00	32,000 00
of Chicopee, Mass., 4s,	50,000	53,250 00	50,000 00
of Dayton, Ohio, 5s,	15,000	15,450 00	15,000 00*
of Dover, N. H., 4s,	20,000	20,900 00	20,000 00
of Everett, Mass., 4s,	25,000	26,875 00	25,000 00
of Haverhill, Mass., 4s,	75,000	80,375 00	75,000 00
of Holyoke, Mass., 6s,	25,000	26,625 00	25,000 00
of Lawrence, Mass., 4s,	55,000	57,650 00	55,000 00
of Lewiston, Me., 6s,	10,000	10,750 00	10,000 00
of Lowell, Mass., 4s,	20,000	20,700 00	20,000 00
of Lynn, Mass., 4s,	75,000	78,437 50	75,000 00
of Lynn, Mass., 3½s,	25,000	25,000 00	25,000 00
of Manchester, N. H., 4s,	50,000	51,500 00	50,000 00
of Nashua, N. H., 4s,	25,000	25,750 00	25,000 00
of Newburyport, Mass., 4s,	176,500	185,140 00	176,500 00
of Portsmouth, N. H., 4s,	50,000	51,500 00	50,000 00
of Salem, Mass., 4s,	30,000	30,150 00	30,000 00
of Somerville, Mass., 4s,	11,000	11,165 00	11,000 00
of Springfield, Mass., 7s,	40,000	47,200 00	40,000 00
of Waltham, Mass., 4s,	12,000	12,270 00	12,000 00
of Worcester, Mass., 3½s,	25,000	25,375 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,630 00	14,000 00
of Marblehead, Mass., 4s,	51,000	54,045 00	51,000 00
of Marlborough, Mass., 4s,	31,000	32,550 00	31,000 00
of Stoughton, Mass., 4s,	50,000	52,500 00	50,000 00
of Turner's Falls, Mass., 4s,	10,000	10,550 00	10,000 00
County of Aroostook, Me., 4½s,	45,000	48,375 00	45,000 00*
of Middlesex, Mass., 4s,	40,000	40,200 00	40,000 00
	\$1,312,500	\$1,381,062 50	\$1,312,500 00

* Legal investments when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$12,810 00	\$12,200 00
750	Atlas National Bank, Boston, .	75,000	80,250 00	75,000 00
31	Blackstone Nat'l B'k, Boston, .	3,100	2,635 00	3,100 00
37	Boston Nat'l Bank, Boston, .	3,700	3,330 00	3,700 00
300	Columbian N'l Bank, Boston, .	30,000	24,900 00	30,000 00
74	Eliot National Bank, Boston, .	7,400	8,658 00	7,400 00
240	Faneuil Hall N'l B'k, Boston, .	24,000	30,000 00	24,000 00
100	First National Bank, Boston, .	10,000	22,400 00	10,000 00
270	Freeman's N'l Bank, Boston, .	27,000	22,950 00	27,000 00
142	Globe National Bank, Boston, .	14,200	12,212 00	14,200 00
250	Hamilton Nat'l Bank, Boston, .	25,000	25,250 00	25,000 00
267	Howard Nat'l Bank, Boston, .	26,700	22,962 00	26,700 00
508	Market Nat'l Bank, Boston, .	50,800	33,020 00	50,800 00
83	Massachusetts N'l B'k, Boston, .	8,300	6,308 00	8,300 00
173	Merchants' N'l Bank, Boston, .	17,300	26,123 00	17,300 00
221	N'l B'k of Commerce, Boston, .	22,100	23,205 00	22,100 00
500	Natl Bank of the Common- wealth, Boston, .	50,000	70,500 00	50,000 00
60	N'l B'k of No. America, Boston, .	6,000	5,580 00	6,000 00
258	N'l B'k of Redemption, Boston, .	25,800	29,412 00	25,800 00
108	National City Bank, Boston, .	10,800	7,236 00	10,800 00
286	National Eagle Bank, Boston, .	28,600	21,450 00	28,600 00
100	Natl Exchange Bank, Boston, .	10,000	12,500 00	10,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	15,750 00	15,000 00
375	Natl Revere Bank, Boston, .	37,500	30,000 00	37,500 00
208	National Union Bank, Boston, .	20,800	26,000 00	20,800 00
133	National Webster B'k, Boston, .	13,300	13,566 00	13,300 00
100	New England N'l B'k, Boston, .	10,000	14,700 00	10,000 00
302	North National Bank, Boston, .	30,200	27,784 00	30,200 00
100	Old Boston Nat'l Bank, Boston, .	10,000	10,300 00	10,000 00
480	Second National Bank, Boston, .	48,000	84,000 00	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	22,200 00	20,000 00
400	Shoe & Leather N'l B'k, Boston, .	40,000	36,800 00	40,000 00
69	State National Bank, Boston, .	6,900	7,452 00	6,900 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,300 00	15,000 00
250	Tremont Nat'l Bank, Boston, .	25,000	17,500 00	25,000 00
353	Washington Nat'l B'k, Boston, .	35,300	34,947 00	35,300 00
60	Gloucester N'l B'k, Gloucester, .	6,000	7,920 00	6,000 00
14	First N'l Bank, Newburyport, .	1,400	1,820 00	1,400 00
108	Mechanicks' Nat'l Bank, New- buryport, .	10,800	14,040 00	10,800 00
1226	Merchants' Nat'l Bank, New- buryport, .	24,520	28,198 00	24,520 00
105	Ocean N'l Bank, Newburyport, .	5,250	5,250 00	5,250 00
		\$862,970	\$917,218 00	\$862,970 00

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,375 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	100,000	104,250 00	100,000 00
Boston & Maine R.R. 4s, . . .	30,000	32,100 00	30,000 00
Boston & Maine R.R. 4½s, . . .	85,000	101,787 50	85,000 00
Concord & Montreal R.R. 4s, . . .	150,000	156,000 00	150,000 00
Dexter & Piscataquis R.R. 4s, . . .	15,000	15,375 00	15,000 00
Eastern R.R. 6s, . . .	50,000	60,000 00	50,000 00
Fitchburg R.R. 4s, . . .	155,000	159,775 00	155,000 00
Fitchburg R.R. 5s, . . .	25,000	25,750 00	25,000 00
Maine Central R.R. 4s, . . .	24,000	24,720 00	24,000 00
Maine Central and European & No. American R.R. 4s, . . .	15,000	15,825 00	15,000 00
Norwich & Worcester R.R. 4s, . . .	50,000	53,500 00	50,000 00
Old Colony R.R. 4s, . . .	135,000	143,025 00	135,000 00
Penobscot Shore Line R.R. 4s, . . .	50,000	51,250 00	50,000 00
Vermont & Massachusetts R.R. 5s, . . .	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	40,000	42,800 00	40,000 00
	\$974,000	\$1,039,282 50	\$974,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$75,000 00	3½ per cent.	\$32,500 00	4¾ per cent.
30,887 00	2½ “	1,367,000 00	4 “	757,473 75	5 “
32,261 10	2¾ “	229,000 00	4½ “	40,645 00	5½ “
80,661 63	3¼ “	180,890 00	4½ “	109,160 75	6 “
57,000 00	3¾ “				

Amount invested in real estate for banking purposes, \$10,000 00
 Estimated value of the same, 19,500 00
 Assessed value of the same, 19,500 00
 Number of loans which are of an amount not exceeding \$3,000 each, 474
 Aggregate amount of the same, 475,122 00
 Total number of loans upon real estate, 505
 Amount of investments from which no income is received, 5,743 75
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 274,601 86
 Times for the dividends fixed by the by-laws: fourth Wednesday in April
 and October.

Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$110,459 78 }	\$222,166 69
during the year ending Oct. 31, 1897, . { 2 per cent., 111,706 91 }	
Number of accounts opened during the year ending Oct. 31, 1897, .	944
Number of accounts closed during the year ending Oct. 31, 1897, .	898
Total number of open accounts Oct. 31, 1897,	11,903
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,903 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	528,208 80
Number of same,	5,420
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	635,959 43
Number of same,	7,663
Date of examination by commissioner: September 24.	

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 44.

JOHN D. WILLIAMS, *President*.

ROBERT G. MOLINEUX, *Treasurer*.

ROBERT G. MOLINEUX, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WALTER H. COWING,

JOHN D. WILLIAMS,

ATHERTON T. BROWN,

WILLIAM F. DAY.

Open for business every business day except Saturdays, 9 A. M. to 3 P. M.; Saturdays, 9 A. M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$850,750 00	Deposits,	\$7,022,153 15
Loans on public funds, . . .	1,460 00	Guaranty fund, . .	290,500 00
Bank stock, as per schedule, .	205,934 09	Interest account, . .	17,656 81
Loans on bank stock,	2,700 00	Profit and loss account,	10,031 86
Railroad bonds, as per schedule, .	897,000 00		
Real estate (for banking purposes),	13,500 00		
Real estate by foreclosure, . . .	2,500 00		
Loans on real estate,	2,836,663 04		
Loans on personal security, . . .	1,944,450 00		
Loans to counties, cities or towns (notes),	287,500 00		
Loans on depositors' books, . . .	3,238 00		
Deposits in banks, on interest, .	238,737 10		
Cash on hand,	55,909 59		
	<u>\$7,340,341 82</u>		<u>\$7,340,341 82</u>

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$72,869 19
National Rockland Bank, Boston,	49,663 44
Second National Bank, Boston,	11,988 26
Washington National Bank, Boston,	104,216 21

Loan on Public Funds:—

\$2,000 City of Lowell, Mass., 4s,	\$1,460 00
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Loans on Bank Stock, amount on each:—

30 shares Boylston National Bank, Boston,	\$2,500 00
5 shares National Rockland Bank, Boston,	200 00

Institution for Savings in Roxbury and its Vicinity—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$186,000	\$199,520 00	\$186,000 00
of Chelsea, Mass., 4s, . . .	50,000	52,000 00	50,000 00
of Fall River, Mass., 4s, . . .	16,000	17,280 00	16,800 00
of Fitchburg, Mass., 4s, . . .	100,000	105,000 00	100,000 00
of Indianapolis, Ind., 4s, . . .	25,000	26,000 00	25,000 00
of Lynn, Mass., 4s, . . .	160,000	164,700 00	160,000 00
of Medford, Mass., 4s, . . .	35,000	36,750 00	36,700 00
of Rutland, Vt., 4s, . . .	50,000	52,500 00	53,000 00
of Waterbury, Conn., 4s, . . .	25,000	26,250 00	25,000 00
Town of Arlington, Mass., 4s, . . .	45,000	47,700 00	48,000 00
of Billerica, Mass., 4s, . . .	29,000	30,450 00	30,500 00
of Reading, Mass., 4s, . . .	19,000	19,950 00	20,000 00
County of Hillsborough, N. H., 4s, . . .	40,000	41,200 00	40,000 00
United States 4s, . . .	50,000	63,500 00	59,750 00
	\$830,000	\$882,800 00	\$850,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$5,400 00	\$5,000 00
60	Atlas National Bank, Boston, .	6,000	6,420 00	6,000 00
200	First National Bank, Boston, .	20,000	44,800 00	20,000 00
30	Hamilton N'l Bank, Boston, .	3,000	3,060 00	3,580 00
5	Howard National Bank, Boston,	500	435 00	606 25
25	Market National Bank, Boston,	2,500	1,625 00	2,500 00
15	N'l B'k of Commerce, Boston,	1,500	1,575 00	2,000 00
21	N'l B'k of the Republic, Boston,	2,100	2,961 00	2,698 87
37	National Eagle Bank, Boston,	3,700	2,775 00	4,144 00
150	National Revere Bank, Boston,	15,000	12,000 00	15,000 00
173	Nat'l Rockland Bank, Boston,	17,300	24,393 00	19,430 00
257	North National Bank, Boston, .	25,700	23,901 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	25,830 00	21,000 00
55	Second Nat'l Bank, Boston, .	5,500	9,570 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	736 00	872 00
52	State National Bank, Boston, .	5,200	5,616 00	5,993 00
6	Suffolk Nat'l Bank, Boston, .	600	612 00	600 00
50	Third National Bank, Boston, .	5,000	4,500 00	5,000 00
16	Tremont Nat'l Bank, Boston, .	1,600	1,120 00	1,600 00
510	Washington N'l Bank, Boston,	51,000	51,000 00	58,729 50
		\$193,000	\$228,329 00	\$205,934 09

Institution for Savings in Roxbury and its Vicinity—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,500 00	\$26,000 00
Boston & Lowell R.R. 4s, . . .	105,000	108,180 00	106,000 00
Boston & Maine R.R. 4½s, . . .	100,000	120,000 00	100,000 00
Concord & Claremont R.R. 4½s, . . .	50,000	53,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	75,000	79,500 00	75,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	28,750 00	25,000 00
Fitchburg R.R. 4s,	150,000	151,500 00	140,000 00
Fitchburg R.R. 5s,	100,000	106,000 00	100,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Manchester & Lawrence R.R. 4s, . . .	50,000	52,000 00	50,000 00
New Haven & Derby R.R. 6s, . . .	25,000	26,000 00	25,000 00
Old Colony R.R. 4s,	100,000	107,800 00	100,000 00
Sullivan County R.R. 4s,	25,000	26,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	52,000 00	50,000 00
	\$905,000	\$963,480 00	\$897,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$238,737 10	2 per cent.	\$25,000 00	3½ per cent.	\$763,100 00	4½ per cent.
73,000 00	3 " "	175,000 00	3¾ " "	44,300 00	4¾ " "
25,000 00	3¼ " "	170,000 00	3½ " "	1,822,912 80	5 " "
77,500 00	3¼ " "	1,528,000 00	4 " "	38,548 24	5½ " "
12,500 00	3½ " "	219,500 00	4¼ " "	101,650 00	6 " "

Amount invested in real estate for banking purposes,	\$13,500 00
Estimated value of the same,	37,000 00
Assessed value of the same,	37,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,136 12
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,500 00
Assessed value of the same,	2,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	6 78
Number of loans which are of an amount not exceeding \$3,000 each, . .	357
Aggregate amount of the same,	615,110 00
Total number of loans upon real estate,	630
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	310,663 63
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Institution for Savings in Roxbury and its Vicinity — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$127,222 15 }		
during year ending Oct. 31, 1897, . . . { 2 per cent., 130,159 50 }	\$257,381 65	
Number of accounts opened during the year ending Oct. 31, 1897,	2,918	
Number of accounts closed during the year ending Oct. 31, 1897,	2,006	
Total number of open accounts Oct. 31, 1897,	17,241	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	12,274 45	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,392,094 28	
Number of same,	19,147	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,250,226 61	
Number of same,	16,868	
Date of examination by commissioner: July 16.		

IPSWICH SAVINGS BANK — IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 21.

JOSEPH ROSS, *President.*

THEODORE F. COGGSWELL, *Treasurer.*

THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT JORDAN,
THOMAS H. LORD,

JOSHUA B. GRANT,
CHARLES A. SAYWARD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$102,600 00	Deposits, . . .	\$573,147 16
Bank stock, as per schedule, .	58,571 00	Guaranty fund, .	17,050 00
Railroad bonds, as per schedule, .	81,000 00	Interest account, .	8,929 81
Real estate by foreclosure, .	3,675 16		
Loans on real estate, . . .	304,508 00		
Loans on personal security, .	4,648 00		
Loans to counties, cities or towns (notes),	11,000 00		
Loans on depositors' books, .	50 00		
Deposits in banks, on interest, .	31,735 73		
Cash on hand,	1,339 08		
	\$599,126 97		\$599,126 97

Cash on Deposit in Banks, amount in each :—

Fourth National Bank, Boston,	\$15,564 00
First National Bank, Ipswich,	7,796 28
First National Bank, Salem,	4,404 77
Merchants' National Bank, Salem,	3,970 68

Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$11,150 00	\$10,000 00
of East Saginaw, Mich., 4½s, . .	5,000	5,225 00	5,000 00
of Haverhill, Mass., 4s, . . .	35,000	35,987 00	35,000 00
of Keene, N. H., 5s, . . .	2,500	2,543 00	2,500 00
of Lewiston, Me., 5s, . . .	2,000	2,250 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,275 00	5,000 00
of Northampton, Mass., 4s, . .	12,500	12,781 00	12,500 00
of Providence, R. I., 5s, . . .	5,000	5,250 00	5,000 00
of Salem, Mass., 4s, . . .	20,000	20,842 00	20,000 00
United States 4s,	5,000	6,362 00	5,600 00
	\$102,000	\$107,665 00	\$102,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, .	\$1,000	\$1,075 00	\$1,000 00
7	Blackstone N'l Bank, Boston, .	700	595 00	700 00
10	Continental N'l Bank, Boston, .	1,000	1,022 00	1,000 00
18	Eliot National Bank, Boston, .	1,800	2,119 00	1,800 00
20	Freeman's Nat'l Bank, Boston, .	2,000	1,700 00	2,000 00
25	Globe National Bank, Boston, .	2,500	2,100 00	2,500 00
10	Hamilton Nat'l Bank, Boston, .	1,000	1,015 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,700 00	2,000 00
36	Merchants' N'l Bank, Boston, .	3,600	5,436 00	3,600 00
4	N'l B'k of Commerce, Boston, .	400	421 00	400 00
30	N'l B'k of Redemption, Boston, .	3,000	3,420 00	3,600 00
25	N'l B'k of the Republic, Boston, .	2,500	3,550 00	2,500 00
8	National Revere Bank, Boston, .	800	640 00	800 00
24	National Union Bank, Boston, .	2,400	3,120 00	3,048 00
40	New England N'l B'k, Boston, .	4,000	5,880 00	4,000 00
4	Second Nat'l Bank, Boston, .	400	700 00	580 00
5	Tremont Nat'l Bank, Boston, .	500	350 00	500 00
23	Gloucester N'l B'k, Gloucester, .	2,300	3,005 00	2,875 00
15	First Nat'l Bank, Ipswich, . .	1,500	1,500 00	1,500 00
8	N'l Grand Bank, Marblehead, .	800	1,080 00	800 00
63	Asiatic National Bank, Salem, .	1,890	567 00	1,890 00
43	First National Bank, Salem, .	4,300	3,870 00	4,300 00
19	Mercantile Nat'l Bank, Salem, .	1,900	1,995 00	1,900 00
122	Merchants' N'l Bank, Salem, .	7,320	4,977 00	7,320 00
13	Nat'l Exchange Bank, Salem, .	1,300	1,300 00	1,300 00
27	Naumkeag N'l Bank, Salem, .	2,700	3,645 00	3,348 00
21	Salem National Bank, Salem, .	2,100	2,415 00	2,310 00
		\$55,710	\$59,197 00	\$58,571 00

Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,275 00	\$10,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,045 00	1,000 00
Boston & Lowell R.R. 5s, . . .	10,000	10,250 00	10,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,975 00	15,000 00
Maine Central R.R. 4½s, . . .	25,000	27,437 00	25,000 00
Old Colony R.R. 4s, . . .	20,000	21,500 00	20,000 00
	\$81,000	\$86,482 00	\$81,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,766 96	2 per cent.	\$4,000 00	4 per cent.	\$29,358 00	5½ per cent.
19,968 77	2½ “	28,500 00	5 “	251,348 00	6 “
7,000 00	3¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,675 16
Assessed value of the same,	4,560 00
Net income received from same during year ending Oct. 31, 1897, . . .	77 46
Number of loans which are of an amount not exceeding \$3,000 each, . . .	245
Aggregate amount of the same,	195,931 00
Total number of loans upon real estate,	235
Amount of investments from which no income is received,	1,675 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	27,842 58
Times for the dividends fixed by the by-laws: fourth Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$10,430 86 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 10,776 47 }	21,207 33
Number of accounts opened during the year ending Oct. 31, 1897, . . .	252
Number of accounts closed during the year ending Oct. 31, 1897, . . .	232
Total number of open accounts Oct. 31, 1897,	2,100
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	1,837 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	100,174 00
Number of same,	1,621
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	95,688 70
Number of same,	1,513
Date of examination by commissioner: February 15.	

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 41.

F. E. CLARKE, *President.*

WILLIAM W. SPALDING, *Treasurer.*

WILLIAM W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN R. POOR,

R. H. TEWKSBURY,

LEWIS G. HOLT,

A. E. MACK,

WILLIAM W. SPALDING.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$269,200 00	Deposits,	\$1,440,820 68
Bank stock, as per schedule, .	75,900 00	Guaranty fund, .	37,500 00
Loans on bank stock,	24,180 00	Interest account, .	45,011 36
Railroad bonds, as per schedule,	211,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	741,795 00		
Loans on personal security, .	112,600 00		
Deposits in banks, on interest, .	49,248 36		
Expense account,	1,632 62		
Cash on hand,	4,776 06		
	<u>\$1,523,332 04</u>		<u>\$1,523,332 04</u>

Cash on Deposit in Banks, amount in each :—

Arlington National Bank, Lawrence,	\$26,748 36
Pacific National Bank, Lawrence,	22,500 00

Loans on Bank Stock, amount on each :—

5 shares Pacific National Bank, Lawrence,	\$380 00
80 shares Methuen National Bank, Methuen,	} 8,000 00
21 shares Bay State National Bank, Lawrence,	
10 shares Lawrence National Bank, Lawrence,	900 00
140 shares Arlington National Bank, Lawrence,	14,000 00
10 shares Bay State National Bank, Lawrence,	750 00
47 shares Lawrence National Bank, Lawrence,	150 00

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$14,200	\$14,567 00	\$14,200 00
of Bay City, Mich., 4s, . . .	10,000	10,250 00	10,000 00
of Bridgeport, Conn., 4s, . . .	5,000	5,350 00	5,000 00
of Canton, Ohio, 5s, . . .	10,000	10,150 00	10,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Concord, N. H., 4s, . . .	9,000	9,385 00	9,000 00
of Dayton, Ohio, 5s, . . .	10,000	10,400 00	10,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,025 00	5,000 00*
of Detroit, Mich., 4s, . . .	5,000	5,500 00	5,000 00
of Fall River, Mass., 4s, . . .	20,000	20,800 00	20,000 00
of Fall River, Mass., 6s, . . .	2,000	2,310 00	2,000 00
of Grand Rapids, Mich., 4½, . . .	5,000	5,400 00	5,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,150 00	10,000 00
of Keene, N. H., 4s, . . .	11,000	11,395 00	11,000 00
of Lowell, Mass., 4s, . . .	1,000	1,025 00	1,000 00
of Medford, Mass., 4s, . . .	7,000	7,525 00	7,000 00
of Milwaukee, Wis., 5s, . . .	14,500	14,926 00	14,500 00
of Minneapolis, Minn., 4½s, . . .	10,000	10,950 00	10,000 00
of Nashua, N. H., 4s, . . .	5,000	5,300 00	5,000 00
of New London, Conn., 4s, . . .	5,000	5,375 00	5,000 00
of Portsmouth, N. H., 4s, . . .	15,000	15,650 00	15,000 00
of Rutland, Vt., 4s, . . .	5,000	5,200 00	5,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,225 00	5,000 00
of Springfield, Ohio, 6s, . . .	8,000	8,260 00	8,000 00
of Wakefield, Mass., 4s, . . .	15,000	15,352 00	15,000 00
of Waltham, Mass., 4s, . . .	5,000	5,025 00	5,000 00
Town of Danvers, Mass., 4s, . . .	4,500	4,620 00	4,500 00
Town of Lincoln, R. I., 4s, . . .	20,000	20,250 00	20,000 00
County of Aroostook, Me., 4½, . . .	20,000	21,500 00	20,000 00*
County of Rockingham, N. H., 4s, . . .	3,000	3,195 00	3,000 00
	\$269,200	\$280,360 00	\$269,200 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,150 00	\$2,000 00
20	Blackstone Nat'l B'k, Boston, .	2,000	1,700 00	2,000 00
55	Central Nat'l B'k, Boston, .	5,500	5,912 50	5,500 00
24	Eliot Nat'l Bank, Boston, .	2,400	2,826 00	2,400 00
16	First Ward N'l B'k, Boston, .	1,600	2,040 00	1,600 00
95	Fourth Nat'l Bank, Boston, .	9,500	11,400 00	9,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,301 00	1,500 00

Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
56	Market Nat'l Bank, Boston, .	\$5,600	\$3,640 00	\$5,600 00
20	Merchants' Nat'l B'k, Boston, .	2,000	3,037 00	2,000 00
27	N'l B'k of Commerce, Boston, .	2,700	2,841 00	2,700 00
54	National Bank of the Com- monwealth, Boston, . . .	5,400	7,641 00	5,400 00
23	N'l B'k of No. America, Boston,	2,300	2,139 00	2,300 00
10	National City Bank, Boston, .	1,000	662 50	1,000 00
103	N'l Hide & Leather B'k, Boston,	10,300	10,827 00	10,300 00
59	Nat'l Webster Bank, Boston, .	5,900	6,025 00	5,900 00
54	State National Bank, Boston, .	5,400	5,845 00	5,400 00
58	Third Nat'l Bank, Boston, .	5,800	5,220 00	5,800 00
20	Tremont Nat'l B'k, Boston, .	2,000	1,413 00	2,000 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,500 00	2,000 00
10	Lawrence N'l B'k, Lawrence, .	1,000	1,250 00	1,000 00
		\$75,900	\$80,370 00	\$75,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,575 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	51,237 50	50,000 00
Boston & Maine R.R. 4s, . . .	30,000	31,100 00	30,000 00
Boston & Maine R.R. 4½s, . . .	25,000	29,937 50	25,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	15,900 00	15,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 5s,	20,000	20,900 00	20,000 00
Maine Central R.R. 4s,	10,000	10,300 00	10,000 00
Maine Central and European & North American R.R. 4s, . . .	5,000	5,275 00	5,000 00
Old Colony R.R. 4½s,	20,000	20,900 00	20,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,275 00	5,000 00
Portsmouth, Great Falls & Con- way R.R. 4½s,	5,000	5,875 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,420 00	6,000 00
	\$211,000	\$224,095 00	\$211,000 00

Lawrence Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,248 36	3 $\frac{3}{8}$ per cent.	\$35,000 00	4 $\frac{3}{4}$ per cent.	\$165,960 00	6 per cent.
30,000 00	4 $\frac{1}{8}$ "	596,635 00	5 "	2,000 00	6 $\frac{1}{2}$ "
10,000 00	4 $\frac{1}{2}$ "	23,180 00	5 $\frac{1}{2}$ "	800 00	7 "
15,000 00	4 $\frac{1}{2}$ "				

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	26,875 00
Net income received from same during year ending Oct. 31, 1897,	1,465 08
Number of loans which are of an amount not exceeding \$3,000 each, 277	
Aggregate amount of the same,	372,510 00
Total number of loans upon real estate,	325
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	67,994 69
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,183 62 } during the year ending Oct. 31, 1897, { 2 per cent., 25,641 34 }	49,824 96
Number of accounts opened during the year ending Oct. 31, 1897, 1,339	
Number of accounts closed during the year ending Oct. 31, 1897, 907	
Total number of open accounts Oct. 31, 1897,	4,019
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,355 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	440,791 26
Number of same,	7,622
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	316,218 07
Number of same,	3,636
Date of examination by commissioner: April 15.	

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 46.

CHARLES C. BENTON, *President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES C. BENTON,

C. C. HOLCOMBE,

DE WITT S. SMITH.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$64,886 25	Deposits, . . .	\$771,010 49
Bank stock, as per schedule, .	164,120 00	Guaranty fund, .	37,500 00
Loans on bank stock, . . .	4,520 00	Profit and loss account, . . .	26,807 31
Railroad bonds, as per schedule, .	100,425 00		
Real estate by foreclosure, . .	9,970 00		
Loans on real estate, . . .	261,960 00		
Loans on personal security, . .	192,803 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books, . .	325 00		
Deposits in banks, on interest, .	23,243 93		
Deposits in banks, not on interest,	8,064 62		
	\$835,317 80		\$835,317 80

Cash on Deposit in Banks, amount in each :—

Lee National Bank, Lee,	\$8,064 62
Pynchon National Bank, Springfield,	7,500 00
Springfield National Bank, Springfield,	5,428 38
Hampden Loan and Trust Company, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,315 55

Loans on Bank Stock, amount on each :—

3 shares Lee National Bank, Lee,	\$220 00
4 shares Lee National Bank, Lee,	300 00
10 shares National Security Bank, Boston,	2,000 00
10 shares Berkshire Loan and Trust Company, Pittsfield,	
20 shares Berkshire Loan and Trust Company, Pittsfield,	

Lee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$1,000	\$1,130 00	\$1,000 00
of Boston, Mass., 6s, . . .	10,000	11,300 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	11,020 00	10,000 00
of Springfield, Mass., 4s, . . .	10,000	10,500 00	10,000 00
Town of Rockingham, Vt., 4s, . . .	2,500	2,525 00	2,500 00
District of Columbia 5s, . . .	10,000	10,200 00	10,000 00
State of Massachusetts 3½s, . . .	5,000	5,300 00	5,306 25
United States 5s, . . .	15,000	17,400 00	16,080 00
	\$63,500	\$69,375 00	\$64,886 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams, . .	\$6,000	\$7,980 00	\$7,000 00
40	First National Bank, Amherst, . .	4,000	6,000 00	5,000 00
10	Atlantic Nat'l Bank, Boston, . .	1,000	1,070 00	1,000 00
30	Atlas National Bank, Boston, . .	3,000	3,225 00	3,000 00
30	Continental N'l Bank, Boston, . .	3,000	3,067 50	3,000 00
20	Everett National Bank, Boston, . .	2,000	1,800 00	2,000 00
100	First National Bank, Boston, . .	10,000	22,575 00	10,000 00
10	Hamilton Nat'l Bank, Boston, . .	1,000	1,025 00	1,000 00
30	Massachusetts N'l B'k, Boston, . .	3,000	2,287 50	3,000 00
60	N'l Bank of Commerce, Boston, . .	6,000	6,330 00	6,000 00
20	National Bank of the Com- monwealth, Boston, . . .	2,000	2,840 00	2,000 00
100	N'l B'k of No. America, Boston, . .	10,000	9,300 00	10,000 00
50	N'l B'k of Redemption, Boston, . .	5,000	5,700 00	5,000 00
30	N'l B'k of the Republic, Boston, . .	3,000	4,226 25	3,000 00
70	National Eagle Bank, Boston, . .	7,000	5,250 00	7,000 00
70	N'l Hide & Leather B'k, Boston, . .	7,000	7,297 50	7,000 00
40	National Revere Bank, Boston, . .	4,000	3,210 00	4,000 00
26	Nat'l Webster Bank, Boston, . .	2,600	2,632 50	2,600 00
20	State National Bank, Boston, . .	2,000	2,165 00	2,000 00
30	Winthrop Nat'l Bank, Boston, . .	3,000	3,900 00	3,000 00
30	City N'l Bk, Bridgeport, Conn., . .	3,000	4,650 00	3,000 00
40	Birmingham National Bank, Derby, Conn., . . .	4,000	6,400 00	4,000 00
20	National Mahaiwe Bank, Great Barrington, . . .	2,000	2,700 00	2,501 88
100	Lee National Bank, Lee, . . .	10,000	17,000 00	10,173 12
70	Adams Nat'l Bank, No. Adams, . .	7,000	8,610 00	7,000 00
20	Agricultural N'l B'k, Pittsfield, . .	2,000	4,800 00	5,285 00

Lee Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Pittsfield Nat'l Bank, Pittsfield,	\$9,000	\$13,050 00	\$11,000 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,080 00	4,000 00
40	Agawam N'l B'k, Springfield,	4,000	3,000 00	4,000 00
30	Chicopee N'l B'k, Springfield,	3,000	4,500 00	4,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,160 00	2,000 00
40	Pyncheon N'l Bank, Springfield,	4,000	5,400 00	4,000 00
30	Second Nat'l Bank, Springfield,	3,000	3,840 00	3,000 00
30	Springfield N'l B'k, Springfield,	3,000	4,140 00	3,400 00
10	Third Nat'l Bank, Springfield,	1,000	2,150 00	2,160 00
75	Housatonic Nat'l Bank, Stock- bridge,	7,500	11,250 00	8,000 00
		\$153,100	\$200,611 25	\$164,120 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$25,000	\$25,875 00	\$25,000 00
Boston Terminal Company 3½s,	20,000	20,800 00	20,425 00
Concord & Montreal R.R. 4s,	20,000	20,900 00	20,000 00
Maine Central R.R. 7s,	10,000	13,400 00	10,000 00
Old Colony R.R. 4s,	25,000	26,875 00	25,000 00
	\$100,000	\$107,850 00	\$100,425 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,243 93	4 per cent.	\$353,680 00	5 per cent.	\$105,928 00	6 per cent.

Lee Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$9,970 00
Assessed value of the same,	9,925 00
Net income received from same during year ending Oct. 31, 1897,	414 71
Number of loans which are of an amount not exceeding \$3,000 each, 241	
Aggregate amount of the same,	209,948 00
Total number of loans upon real estate, 228	
Amount of investments from which no income is received,	8,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	40,102 54
Times for the dividends fixed by the by-laws: May 31 and November 30.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,330 96 }	28,849 11
during the year ending Oct. 31, 1897, . . . { 2 per cent., 14,518 15 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . 289	
Number of accounts closed during the year ending Oct. 31, 1897, . . 225	
Total number of open accounts Oct. 31, 1897, 12,243	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,516 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	114,952 78
Number of same,	1,706
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	113,172 53
Number of same,	1,353
Date of examination by commissioner: September 21.	

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 41.

LORY S. WATSON, *President.*

PARKMAN T. DENNY, *Treasurer.*

J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LORY S. WATSON,	DEXTER KNIGHT,
CHARLES A. DENNY,	JOHN N. MURDOCK,
THEODORE E. WOODCOCK,	ALONZO B. DAVIDSON,
ROBERT S. OLNEY.	

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$200,000 00	Deposits,	\$615,888 73
Loans on public funds,	1,000 00	Guaranty fund,	22,729 25
Bank stock, as per schedule, .	44,261 69	Interest account,	16,132 95
Loans on bank stock,	6,000 00		
Railroad bonds, as per schedule,	66,000 00		
Loans on railroad bonds,	1,000 00		
Loans on real estate,	204,705 46		
Loans on personal security, . . .	55,030 00		
Loans to counties, cities or towns			
(notes),	53,692 00		
Deposits in banks, on interest, .	21,358 16		
Expense account,	332 35		
Premium account,	1,371 27		
	<u>\$654,750 93</u>		<u>\$654,750 93</u>

Cash on Deposit in Bank : —

Leicester National Bank, Leicester, \$21,358 16

Loan on Public Funds : —

\$1,000 United States 4s, \$1,000 00

Leicester Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

12 shares Leicester National Bank, Leicester,	\$850 00
2 shares Leicester National Bank, Leicester,	150 00
50 shares Springfield Safe Deposit and Trust Company, Springfield,	5,000 00

Loan on Railroad Bonds :—

\$1,000 Rutland R.R. 6s,	} \$1,000 00*
1,000 Rutland R.R. 5s,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	\$15,000	\$15,750 00	\$15,000 00
of Boston, Mass., 4s,	5,000	5,037 50	5,000 00
of Chelsea, Mass., 4s,	5,000	5,075 00	5,000 00
of Cleveland, Ohio, 4s,	5,000	5,100 00	5,000 00
of Columbus, Ohio, 4s,	10,000	10,350 00	10,000 00†
of Dayton, Ohio, 4s,	5,000	5,050 00	5,000 00†
of Fall River, Mass., 6s,	1,000	1,050 00	1,000 00
of Kansas City, Mo., 4½s,	8,000	8,760 00	8,000 00
of Lawrence, Mass., 4s,	10,000	10,250 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,650 00	10,000 00
of Lynn, Mass., 4s,	9,000	9,690 00	9,000 00
of Manchester, N. H., 6s,	1,000	1,085 00	1,000 00
of New Britain, Conn., 4s,	5,000	5,325 00	5,000 00
of Waltham, Mass., 4s,	12,000	12,540 00	12,000 00
of Waterbury, Conn., 4s,	5,000	5,100 00	5,000 00
of Worcester, Mass., 4½s,	4,000	4,280 00	4,000 00
Town of Braintree, Mass., 4s,	5,000	5,350 00	5,000 00
of Clinton, Mass., 4s,	11,000	11,220 00	11,000 00
of Great Barrington, Mass., 4s,	5,000	5,375 00	5,000 00
of Holbrook, Mass., 4s,	10,000	10,650 00	10,000 00
of Leicester, Mass., 4s,	12,000	12,550 00	12,000 00
of No. Attleborough, Mass., 4s,	5,000	5,350 00	5,000 00
of Orange, Mass., 4s,	18,000	18,827 50	18,000 00
of Randolph, Mass., 4s,	24,000	25,560 00	24,000 00
	\$200,000	\$209,975 00	\$200,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,020 00	\$1,150 00
30	Eliot National Bank, Boston,	3,000	3,510 00	3,610 00
25	Howard Nat'l Bank, Boston,	2,500	2,150. 00	2,635 00

* The bank has been notified that this illegal loan must be corrected.

† Legal investments when made.

Leicester Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Market National Bank, Boston,	\$1,500	\$975 00	\$1,770 04
20	National Bank of the Commonwealth, Boston, . . .	2,000	2,820 00	2,100 00
12	N'l B'k of No. America, Boston,	1,200	1,116 00	1,346 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,954 40
15	National Revere Bank, Boston,	1,500	1,200 00	1,925 00
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
20	North Nat'l Bank, Boston, .	2,000	1,840 00	2,425 00
50	State National Bank, Boston, .	5,000	5,400 00	5,397 50
72½	Leicester Nat'l Bank, Leicester,	7,250	10,875 00	9,298 75
6	Millbury N'l Bank, Millbury, .	600	630 00	600 00
5	Oxford Nat'l Bank, Oxford, .	500	510 00	525 00
25	Central Nat'l Bank, Worcester,	2,500	3,375 00	3,525 00
		\$37,550	\$42,711 00	\$44,261 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$7,000	\$7,170 00	\$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	21,300 00	20,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,300 00	5,000 00
Eastern R.R. 6s, . . .	3,000	3,600 00	3,000 00
Fitchburg R.R. 4s, . . .	4,000	4,060 00	4,000 00
Fitchburg R.R. 5s, . . .	3,000	3,090 00	3,000 00
Maine Central R.R. 4s, . . .	4,000	4,120 00	4,000 00
Old Colony R.R. 4s, . . .	5,000	5,325 00	5,000 00
Upper Coos R.R. 4s, . . .	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
		\$66,000	\$69,665 00
			\$66,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,358 16	3 per cent.	\$34,000 00	4½ per cent.	\$7,000 00	5½ per cent.
56,422 00	4 “	186,000 00	5 “	38,005 46	6 “

Leicester Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each, .	194	
Aggregate amount of the same,		\$187,727 46
Total number of loans upon real estate,	178	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		28,651 59
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$11,397 61 }		
during the year ending Oct. 31, 1897, . . . { 2 per cent., 11,536 40 }		22,934 01
Number of accounts opened during the year ending Oct. 31, 1897, .	154	
Number of accounts closed during the year ending Oct. 31, 1897, .	104	
Total number of open accounts Oct. 31, 1897,	1,253	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		1,234 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		68,790 54
Number of same,	673	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		63,970 67
Number of same,	793	
Date of examination by commissioner: April 8.		

LENOX SAVINGS BANK—LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.*

EDWARD McDONALD, *Treasurer.*

M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS POST,
W. D. CURTIS,

HENRY SEDGWICK,
C. R. BOND.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$39,119 00	Deposits, . . .	\$196,879 06
Loans on bank stock, . . .	1,000 00	Guaranty fund, .	2,214 56
Railroad bonds, as per schedule, .	5,000 00	Interest account, .	2,043 38
Loans on real estate, . . .	118,210 00	Profit and loss account, . . .	2,351 66
Loans on personal security, . .	8,800 00		
Loans to counties, cities or towns (notes), . . .	10,500 00		
Deposits in banks, not on interest, .	5,656 72		
Expense account, . . .	202 94		
Real estate,* . . .	15,000 00		
	\$203,488 66		\$203,488 66

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

Lenox National Bank, Lenox, \$5,656 72

Loans on Bank Stock, amount on each :—

5 shares Lenox National Bank, Lenox, \$500 00
5 shares Lenox National Bank, Lenox, 500 00

Lenox Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	Lee National Bank, Lee,	\$1,700	\$2,890 00	\$2,805 00
35	Lenox National Bank, Lenox,	3,500	4,375 00	4,220 00
15	Palmer Nat'l Bank, Palmer,	1,500	2,250 00	2,300 00
20	Agricultural N'l B'k, Pittsfield,	2,000	5,300 00	5,005 00
19	Pittsfield N'l Bank, Pittsfield,	1,900	2,850 00	2,980 00
10	Chapin N'l Bank, Springfield,	1,000	1,400 00	1,550 00
14	Chicopee N'l B'k, Springfield,	1,400	2,170 00	2,424 00
10	City Nat'l Bank, Springfield,	1,000	1,450 00	1,550 00
9	John Hancock National Bank, Springfield,	900	1,080 00	1,170 00
10	Pynchon N'l B'k, Springfield,	1,000	1,500 00	1,475 00
10	Second N'l Bank, Springfield,	1,000	1,350 00	1,550 00
20	Springfield N'l B'k, Springfield,	2,000	3,000 00	3,000 00
24	Third Nat'l Bank, Springfield,	2,400	5,280 00	5,280 00
12	Housatonic N'l B'k, Stockb'dge,	1,200	1,800 00	2,010 00
18	Mechanics' N'l B'k, Worcester,	1,800	1,800 00	1,800 00
		\$24,300	\$38,495 00	\$39,119 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,225 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,500 00	4 per cent.	\$84,800 00	5 per cent.	\$43,210 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise, . . . \$15,000 00
 Assessed value of the same, 11,600 00
 Net income received from same during year ending Oct. 31, 1897, . . . 300 07
 Number of loans which are of an amount not exceeding \$3,000 each, 39
 Aggregate amount of the same, 45,110 00
 Total number of loans upon real estate, 46

Lenox Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$10,023 16
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$3,318 72 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 3,593 44 }	6,912 16
Number of accounts opened during the year ending Oct. 31, 1897,	120
Number of accounts closed during the year ending Oct. 31, 1897,	60
Total number of open accounts Oct. 31, 1897,	653
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	327 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	43,127 11
Number of same,	744
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	29,606 98
Number of same,	363
Date of examination by commissioner: September 21.	

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

J. G. TENNEY, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMILTON MAYO,

A. L. BURDITT,

CHAS. C. BOYDEN,

CLESSON KENNEY,

D. C. NICKERSON.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$100,000 00	Deposits,	\$1,049,574 61
Bank stock, as per schedule, .	62,710 00	Guaranty fund,	52,500 00
Loans on bank stock,	4,570 00	Interest account,	35,040 99
Railroad bonds, as per schedule,	29,500 00		
Real estate (for banking pur-			
poses),	24,000 00		
Loans on real estate,	670,692 15		
Loans on personal security, . .	149,397 83		
Loans to counties, cities or towns			
(notes),	58,500 00		
Loans on depositors' books, . .	697 00		
Deposits in banks, on interest, .	25,138 59		
Deposits in banks, not on interest,	10,000 00		
Cash on hand,	1,910 03		
	\$1,137,115 60		\$1,137,115 60

Cash on Deposit in Bank:—

Leominster National Bank, Leominster, \$35,138 59

Loans on Bank Stock, amount on each:—

30 shares Leominster National Bank, Leominster, \$2,570 00

25 shares Central National Bank, Lynn, 2,000 00

Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$8,000	\$8,240 00	\$8,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00
of Fall River, Mass., 4s, . .	10,000	10,165 00	10,000 00
of Meriden, Conn., 4s, . . .	10,000	10,200 00	10,000 00
of Quincy, Mass., 4s,	10,000	10,400 00	10,000 00
Town of Leominster, Mass., 4s, .	21,000	21,315 00	21,000 00
of Peabody, Mass., 4s, . . .	6,000	6,330 00	6,000 00
of Reading, Mass., 4s, . . .	10,000	10,450 00	10,000 00
	\$100,000	\$103,100 00	\$100,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone N'l B'k, Boston, . .	\$300	\$255 00	\$235 00
62	Boston Nat'l Bank, Boston, . .	6,200	5,580 00	5,890 00
15	Boylston Nat'l Bank, Boston, . .	1,500	1,781 00	1,500 00
27	Central Nat'l Bank, Boston, . .	2,700	2,859 00	2,700 00
20	Continental N'l Bank, Boston, . .	2,000	2,045 00	2,000 00
25	Eliot National Bank, Boston, . .	2,500	2,944 00	2,500 00
34	Everett National B'k, Boston, . .	3,400	3,026 00	2,890 00
61	Globe National Bank, Boston, . .	6,100	5,124 00	5,480 00
10	Market Nat'l Bank, Boston, . .	1,000	650 00	850 00
9	N'l B'k of Commerce, Boston, . .	900	945 00	900 00
20	National Bank of the Common- wealth, Boston,	2,000	2,830 00	2,000 00
30	N'l B'k of No. America, Boston, . .	3,000	2,790 00	3,000 00
17	National Eagle Bank, Boston, . .	1,700	1,275 00	1,445 00
50	Natl Webster B'k, Boston,	5,000	5,075 00	5,000 00
2	Shoe & Leather N'l B'k, Boston, . .	200	184 00	170 00
1	Winthrop N'l Bank, Boston, . . .	100	131 00	100 00
80	Safety Fund N'l B'k, Fitchburg, . .	8,000	8,000 00	8,000 00
160	Leominster N'l B'k, Leominster, . .	16,000	17,600 00	16,000 00
20	Crocker N'l B'k, Turner's Falls, . .	2,000	2,400 00	2,000 00
		\$64,600	\$65,494 00	\$62,710 00

Leominster Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$15,000	\$15,500 00	\$15,000 00
Fitchburg R.R. 4s, . . .	10,000	10,000 00	9,500 00
Fitchburg R.R. 5s, . . .	5,000	5,500 00	5,000 00
	\$30,000	\$31,000 00	\$29,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,138 59	2½ per cent.	\$544,932 00	5 per cent.	\$240,874 98	6 per cent.
58,500 00	4 “	39,550 00	5½ “		

Amount invested in real estate for banking purposes,	\$24,000 00
Estimated value of the same,	24,000 00
Assessed value of the same,	17,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,286 45
Number of loans which are of an amount not exceeding \$3,000 each, 413	
Aggregate amount of the same,	421,908 61
Total number of loans upon real estate,	422
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	54,238 11
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,918 08 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 19,264 37 }	38,182 45
Number of accounts opened during the year ending Oct. 31, 1897, . . .	540
Number of accounts closed during the year ending Oct. 31, 1897, . . .	578
Total number of open accounts Oct. 31, 1897,	3,331
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,825 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	214,167 23
Number of same,	2,721
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	177,680 85
Number of same,	2,363
Date of examination by commissioner: February 8.	

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 35.

BRADLEY C. WHITCHER, *President.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD A. SAVILLE,

WALTER WELLINGTON,

LYMAN LAWRENCE,

EDWIN S. SPAULDING,

BRADLEY C. WHITCHER,

GEORGE W. SPAULDING.

Open for business Wednesdays, 3.30 to 6 P.M. ; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$47,900 00	Deposits, . . .	\$396,570 39
Loans on public funds, . . .	35,000 00	Guaranty fund, . .	14,750 00
Loans on bank stock, . . .	2,000 00	Interest account, .	2,157 72
Railroad bonds, as per schedule,	41,000 00	Profit and loss ac-	
Loans on railroad bonds, . .	2,000 00	count, . . .	2,582 50
Real estate (for banking pur-			
poses), . . .	6,557 52		
Real estate by foreclosure, . .	8,684 04		
Loans on real estate, . . .	212,682 50		
Loans on personal security, . .	30,307 00		
Loans to counties, cities or towns			
(notes), . . .	10,000 00		
Loans on depositors' books, . .	350 00		
Deposits in banks, on interest, .	17,169 69		
Expense account, . . .	118 50		
Cash on hand, . . .	2,291 36		
	<u>\$416,060 61</u>		<u>\$416,060 61</u>

Cash on Deposit in Bank :—

Fourth National Bank, Boston, \$17,169 69

Loan on Public Funds :—

\$10,000 City of Manchester, N. H., 4s,	} \$35,000 00
6,000 City of Brockton 4s,	
8,000 County of Middlesex 4s,	
6,000 City of Portland, Me., 4s,	
7,000 City of Taunton 4s,	

Lexington Savings Bank — Continued.**Loan on Bank Stock :—**

15 shares Merchants' National Bank, Boston,	}	\$2,000 00
10 shares National Bank of North America, Boston,		

Loan on Railroad Bonds :—

\$2,000 Eastern R.R. 6s,	\$2,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s,	\$5,000	\$5,325 00	\$5,000 00
of Concord, N. H., 4s,	5,000	5,375 00	5,000 00
of Malden, Mass., 4s,	2,000	2,100 00	2,000 00
of Milwaukee, Wis., 5s,	5,000	5,475 00	5,000 00
of Newton, Mass., 4s,	15,000	16,612 50	15,900 00
Town of Lexington, Mass., 4s,	10,000	10,700 00	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,325 00	5,000 00*
	\$47,000	\$50,912 50	\$47,900 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$6,000	\$6,240 00	\$6,000 00
Boston & Maine R.R. 4½s,	10,000	11,900 00	10,000 00
Concord & Montreal R.R. 4s,	5,000	5,225 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,400 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
Old Colony R.R. 4s,	5,000	5,300 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,250 00	5,000 00
	\$41,000	\$44,715 00	\$41,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,169 69	3 per cent.	\$35,000 00	4 per cent.	\$17,800 00	5½ per cent.
10,000 00	3½ “	44,950 00	5 “	184,589 50	6 “

Lexington Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$6,557 52
Estimated value of the same,	7,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	116 27
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	8,684 04
Assessed value of the same,	9,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 105	
Aggregate amount of the same,	153,157 50
Total number of loans upon real estate,	101
Amount of investments from which no income is received,	3,821 51
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	18,755 64
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $2\frac{1}{2}$ per cent., \$8,748 12 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 7,374 41 }	16,122 53
Number of accounts opened during the year ending Oct. 31, 1897, . . .	193
Number of accounts closed during the year ending Oct. 31, 1897, . . .	101
Total number of open accounts Oct. 31, 1897,	1,344
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,116 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	90,057 45
Number of same,	1,321
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	78,853 34
Number of same,	879
Date of examination by commissioner: January 6.	

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 64.

WILLIAM S. SOUTHWORTH, *President.*

AUSTIN K. CHADWICK, *Treasurer.*

AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE F. PENNIMAN,

ALBION C. TAYLOR,

ARTHUR STAPLES,

AUSTIN K. CHADWICK,

SAMUEL H. THOMPSON,

GEORGE L. HOOPER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$179,620 00	Deposits,	\$2,078,736 94
Loans on bank stock,	29,400 00	Guaranty fund,	91,800 00
Railroad bonds, as per schedule, .	100,000 00	Profit and loss account,	61,791 78
Real estate (for banking purposes),	65,000 00		
Loans on real estate,	1,144,116 00		
Loans on personal security,	576,719 49		
Deposits in banks, on interest, . .	124,616 39		
Suspense account,	7,867 44		
Cash on hand,	4,989 40		
	<u>\$2,232,328 72</u>		<u>\$2,232,328 72</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$12,180 13
Prescott National Bank, Lowell,	72,436 26
Middlesex Safe Deposit and Trust Company, Lowell,	10,000 00
Appleton National Bank, Lowell,	30,000 00

Loans on Bank Stock, amount on each:—

23 shares Prescott National Bank, Lowell,	}	\$3,600 00
7 shares Old Lowell National Bank, Lowell,		
14 shares Appleton National Bank, Lowell,		
34 shares Rollstone National Bank, Fitchburg,		2,000 00
3 shares Old Lowell National Bank, Lowell,	}	2,200 00
15 shares First National Bank, Lowell,		
15 shares Railroad National Bank, Lowell,		
44 shares Merchants' National Bank, Lowell,	}	7,800 00
9 shares Prescott National Bank, Lowell,		
25 shares Railroad National Bank, Lowell,		

Lowell Five Cents Savings Bank — Continued.

10 shares Railroad National Bank, Lowell,	\$300 00
26 shares Prescott National Bank, Lowell,	3,000 00
4 shares Old Boston National Bank, Boston,	
1 share Blackstone National Bank, Boston,	
1 share National Webster Bank, Boston,	
36 shares Railroad National Bank, Lowell,	3,500 00
70 shares Merchants' National Bank, Lowell,	7,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	\$4,400	\$4,730 00	\$4,400 00
33	Blackstone N'l Bank, Boston, .	3,300	2,805 00	3,300 00
40	Boston National Bank, Boston, .	4,000	3,620 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,188 00	5,200 00
70	Continental N'l Bank, Boston, .	7,000	7,157 50	7,000 00
50	Eliot National Bank, Boston, .	5,000	5,887 50	5,000 00
20	Everett National Bank, Boston, .	2,000	1,780 00	2,000 00
5	Faneuil Hall N'l Bank, Boston, .	500	625 00	500 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
60	Globe National Bank, Boston, .	6,000	5,040 00	6,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,075 00	5,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,735 00	2,000 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,000 00	4,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,518 75	1,000 00
40	N'l Bank of Commerce, Boston, .	4,000	4,210 00	4,000 00
20	Nat'l Bank of the Common- wealth, Boston,	2,000	2,830 00	2,000 00
90	N'l B'k of No. America, Boston, .	9,000	8,370 00	9,000 00
100	N'l B'k of Redemption, Boston, .	10,000	11,425 00	10,000 00
10	N'l B'k of the Republic, Boston, .	1,000	1,408 75	1,000 00
50	National City Bank, Boston, .	5,000	3,312 50	5,000 00
30	National Eagle Bank, Boston, .	3,000	2,250 00	3,000 00
17	Nat'l Exchange Bank, Boston, .	1,700	2,159 00	1,700 00
51	N'l Hide & Leather B'k, Boston, .	5,100	5,361 38	5,100 00
27	Nat'l Revere Bank, Boston, .	2,700	2,160 00	2,700 00
40	National Union Bank, Boston, .	4,000	5,010 00	4,000 00
5	North National Bank, Boston, .	500	463 75	500 00
25	Second National Bank, Boston, .	2,500	4,350 00	2,500 00
5	Shawmut Nat'l Bank, Boston, .	500	555 00	500 00
60	Shoe & Leather N'l B'k, Boston, .	6,000	5,542 50	6,000 00
20	State National Bank, Boston, .	2,000	2,165 00	2,000 00
61	Suffolk National Bank, Boston, .	6,100	6,260 12	6,100 00
35	Tremont Nat'l Bank, Boston, .	3,500	2,471 88	3,500 00
20	Washington N'l B'k, Boston, .	2,000	1,815 00	2,000 00
85	First National Bank, Lowell, .	8,500	12,750 00	11,305 00
35	Merchants' N'l Bank, Lowell, .	3,500	5,005 00	3,500 00
100	Old Lowell N'l Bank, Lowell, .	10,000	12,300 00	12,075 00
135	Prescott Nat'l Bank, Lowell, .	13,500	18,225 00	16,740 00
78	Railroad Nat'l Bank, Lowell, .	7,800	10,140 00	9,000 00
20	Wamesit Nat'l Bank, Lowell, .	2,000	2,600 00	2,000 00
		\$170,300	\$186,551 63	\$179,620 00

Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$20,770 00	\$20,000 00
Fitchburg R.R. 5s,	40,000	43,000 00	40,000 00
Maine Central R.R. 4½s,	15,000	16,162 50	15,000 00
Norwich & Worcester R.R. 4s, . . .	25,000	25,882 50	25,000 00
	\$100,000	\$105,815 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,811 98	0 per cent.	\$100,500 00	4½ per cent.	\$5,000 00	5½ per cent.
12,180 13	2 “	218,900 00	4½ “	30,250 00	5½ “
72,436 26	3 “	47,300 00	4½ “	63,891 00	6 “
30,000 00	3½ “	1,087,582 51	5 “	25,000 00	7 “
173,000 00	4 “				

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Net income received from same during year ending Oct. 31, 1897,	886 82
Number of loans which are of an amount not exceeding \$3,000 each, 371	
Aggregate amount of the same,	403,924 85
Total number of loans upon real estate,	427
Amount of investments from which no income is received,	8,811 98
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	95,675 88
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,724 81 } during the year ending Oct. 31, 1897, { 2 per cent., 38,508 91 }	75,233 72
Number of accounts opened during the year ending Oct. 31, 1897,	2,215
Number of accounts closed during the year ending Oct. 31, 1897,	1,614
Total number of open accounts Oct. 31, 1897,	9,386
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	7,143 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	404,173 13
Number of same,	12,675
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	320,943 59
Number of same,	6,696
Date of examination by commissioner: June 14.	

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 49.

A. ST. JOHN CHAMBRÉ, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. MOTLEY,

FREDERICK TAYLOR,

JAMES W. B. SHAW,

GEORGE J. CARNEY,

JOHN J. COLTON.

Open for business every business day for deposits, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.; for payments, Tuesdays, Thursdays, Saturdays, 9 A.M. to 2 P.M.; Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$65,000 00	Deposits, . . .	\$4,787,880 50
Bank stock, as per schedule, .	173,200 00	Guaranty fund, .	237,275 00
Loans on bank stock, . . .	17,700 00	Profit and loss account, . . .	22,440 17
Real estate (for banking purposes),	20,334 06	Suspense account, .	95,000 01
Loans on real estate,	2,222,028 75		
Loans on personal security, .	1,399,682 24		
Loan to counties, cities or towns (notes),	1,103,040 00		
Deposits in banks, on interest, .	125,000 02		
Reconstruction account, . . .	16,610 61		
	<hr/>		<hr/>
	\$5,142,595 68		\$5,142,595 68

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, Lowell,	\$0 02
Wamesit National Bank, Lowell,	75,000 00
Railroad National Bank, Lowell,	50,000 00

Lowell Institution for Savings — Continued.

Loans on Bank Stock, amount on each :—

140 shares Wamesit National Bank, Lowell,	.	.	.	.	.	\$9,000 00
10 shares Prescott National Bank, Lowell,	.	.	.	.	.	3,500 00
31 shares Railroad National Bank, Lowell,	.	.	.	.	.
44 shares First National Bank, Lowell,	.	.	.	.	.
10 shares Prescott National Bank, Lowell,	.	.	.	.	.	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s,	\$65,000	\$65,000 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian Nat'l B'k, Boston, .	\$14,200	\$11,857 00	\$14,200 00
344	Merchants' Nat'l B'k, Boston, .	34,400	52,245 00	34,400 00
174	National Eagle Bank, Boston, .	17,400	13,071 75	17,400 00
161	New England N'l B'k, Boston,	16,100	23,667 00	16,100 00
473	Second Nat'l B'k, Boston, .	47,300	82,775 00	47,300 00
160	First Nat'l Bank, Lowell, .	16,000	28,000 00	16,000 00
107	Merchants' N'l B'k, Lowell, .	10,700	16,050 00	10,700 00
171	Railroad N'l B'k, Lowell, .	17,100	22,230 00	17,100 00
		\$173,200	\$249,895 75	\$173,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$133,024 76	2 per cent.	\$50,000 00	3½ per cent.	\$75,000 00	4½ per cent.
75,000 00	2½ "	342,000 00	3½ "	220,500 00	4½ "
50,000 00	2½ "	1,402,440 00	4 "	1,498,886 25	5 "
134,000 00	3 "	74,150 00	4½ "	19,000 00	5½ "
198,100 00	3½ "	513,250 00	4½ "	3,600 00	6 "
78,500 00	3½ "				

Amount invested in real estate for banking purposes,	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	42,350 00
Net income received from same during year ending Oct. 31, 1897,	1,025 02
Number of loans which are of an amount not exceeding \$3,000 each, 134	
Aggregate amount of the same,	200,864 15
Total number of loans upon real estate,	231

Lowell Institution for Savings — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$226,534 98
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$89,730 10 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 90,909 88 }	180,639 98
Number of accounts opened during the year ending Oct. 31, 1897,	1,588
Number of accounts closed during the year ending Oct. 31, 1897,	1,405
Total number of open accounts Oct. 31, 1897,	11,787
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	15,332 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	673,425 00
Number of same,	10,375
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	744,373 99
Number of same,	12,295
Date of examination by commissioner: April 13.	

LUDLOW SAVINGS BANK — LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 39.

GEORGE D. GREEN, *President.*

GEORGE A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE D. GREEN,

W. S. COLWELL,

E. E. FULLER,

A. H. HALFORD,

M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays
and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$1,100 00	Deposits, . . .	\$84,689 64
Railroad bonds, as per schedule, .	3,102 50	Guaranty fund, .	964 90
Loans on real estate, . . .	53,903 00	Interest account, .	76 43
Loans on personal security, .	10,014 00		
Loans to counties, cities or towns (notes),	2,550 00		
Deposits in banks, on interest, .	9,553 97		
Expense account,	15 80		
Insurance account,	31 27		
Safe and furniture,	70 00		
Cash on hand,	5,390 43		
	\$85,730 97		\$85,730 97

Cash on Deposit in Banks, amount in each : —

Pynchon National Bank, Springfield,	\$3,493 28
Springfield Safe Deposit and Trust Company, Springfield,	3,433 56
Springfield National Bank, Springfield,	2,627 13

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke, .	\$1,000	\$1,100 00	\$1,100 00

Ludlow Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s, . . .	\$1,000	\$1,040 00	\$1,000 00
Fitchburg R.R. 5s,	2,000	2,020 00	2,102 50
	\$3,000	\$3,060 00	\$3,102 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,553 97 24,900 00	4 per cent. 5 “	\$16,000 00	5½ per cent.	\$25,567 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	95	
Aggregate amount of the same,		\$56,039 86
Total number of loans upon real estate,	66	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		3,737 52
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$1,258 64 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 1,369 71 }		2,628 35
Number of accounts opened during the year ending Oct. 31, 1897, . . .	183	
Number of accounts closed during the year ending Oct. 31, 1897, . . .	111	
Total number of open accounts Oct. 31, 1897,	634	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		680 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		40,419 63
Number of same,	1,589	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		25,441 81
Number of same,	521	
Date of examination by commissioner: August 25.		

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 72.

ROLLIN E. HARMON, *President.*

HENRY E. NEWHALL, *Treasurer.*

HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON,

RUFUS KIMBALL,

JAMES S. NEWHALL,

HENRY A. PEVEAR,

CHARLES H. NEWHALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 3 to 6 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	\$181,112 50	Deposits,	\$3,450,104 72
Loans on public funds,	630,000 00	Guaranty fund,	170,500 00
Bank stock, as per schedule,	171,547 97	Profit and loss account,	153,535 32
Loans on bank stock,	12,225 00	Interest on mortgages held as collateral,	27 39
Railroad bonds, as per schedule,	129,000 00	Payments on mortgages held as collateral,	75 00
Loans on railroad bonds,	403,000 00		
Real estate (for banking purposes),	33,661 99		
Real estate by foreclosure,	4,178 37		
Loans on real estate,	1,173,548 55		
Loans on personal security,	788,137 50		
Loans to counties, cities or towns (notes),	17,000 00		
Deposits in banks, on interest,	179,091 82		
Expense account,	3,137 23		
\$70,000 Consolidated R.R. of Vermont 5s,*	38,500 00		
Cash on hand,	10,101 50		
	\$3,774,242 43		\$3,774,242 43

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Market National Bank, Boston,	\$47,575 84
Merchants' National Bank, Boston,	8,439 62
National Bank of the Republic, Boston,	108,487 73
National City Bank, Lynn,	14,588 63

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each: —

\$35,000 Lewiston, Me., 4s,		
225,000 Massachusetts 3½s,		
3,000 Marlborough, Mass., 4s,		
8,000 Haverhill, Mass., 4s,		
2,000 Melrose, Mass., 4s,		
15,000 Lewiston, Me., 4s,		
5,000 Norwood, Mass., 4s,		
5,000 Waterville, Me., 4s,		
10,000 Newton, Mass., 4s,		
4,000 Saginaw, Mich., 4s,		
35,000 Burrillville, R. I., 4s,		
5,000 Danvers, Mass., 4s,		
3,000 Chicopee, Mass., 4s,		
500 Waterbury, Conn., 4s,		
4,000 Bay City, Mich., 4s,		
2,000 United States 4s,		
13,000 Hyde Park, Mass., 4s,		
10,000 Massachusetts 3s,		
1,000 Nashua, N. H., 4s,		
9,000 Reading, Mass., 4s,		
3,000 Dover, N. H., 4s,		
3,000 New Bedford, Mass., 4s,		
1,000 Taunton, Mass., 4s,		
28,000 Manchester, N. H., 4s,		
2,000 Worcester, Mass., 4s,		
1,000 Leominster, Mass., 4s,		
12,000 Des Moines, Iowa, 4s,		
14,000 Terre Haute, Ind., 4s,		
3,000 Fall River, Mass., 4s,		
2,000 Saginaw, Mich., 4s,		
8,000 Waltham, Mass., 4s,		
46,000 certified check on Second N'l Bank, Boston (held temporarily),		
18,000 Attleborough, Mass., 4s,		
3,000 Cambridge, Mass., 4s,		
3,000 Kansas City, Mo., 4½s,		
11,000 Brockton, Mass., 4s,		
1,000 Norwood, Mass., 4s,		
5,000 United States 5s,		
500 United States 4s,		
24,000 Newton, Mass., 4s,		
60,000 Cambridge, Mass., 3½s,		
25,000 Lynn, Mass., 4s,		
7,000 Marlborough, Mass., 4s,		
	\$290,000 00	
	37,000 00	
	46,000 00	
	7,000 00	
	219,000 00	
	31,000 00	

Loans on Bank Stock, amount on each: —

61 shares Shoe and Leather National Bank, Boston,	\$4,000 00
2 shares Railroad National Bank, Lowell,	175 00
5 shares Lynn National Bank, Lynn,	500 00
10 shares Manufacturers' National Bank, Lynn,	150 00
16 shares National City Bank, Lynn,	1,600 00
60 shares Security Safe Deposit and Trust Company, Lynn,	5,000 00
10 shares Security Safe Deposit and Trust Company, Lynn,	800 00

Lynn Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each : —

\$10,000 Boston, Revere Beach & Lynn R.R. 4½s,	}	\$60,000 00
15,000 New York, New Haven & Hartford R.R. 4s,		
40,000 Fitchburg R.R. 4s,		
63,000 Fitchburg R.R. 4s,	}	165,000 00
14,000 Portland & Rumford Falls R.R. 4s,		
49,000 Grafton & Upton R.R. 4s,		
28,000 Rumford Falls & Rangely Lakes R.R. 5s,	}	3,000 00
7,000 Old Colony R.R. 4s,		
6,000 New York, New Haven & Hartford R.R. 4s,		
3,000 Maine Central R.R. 4s,		6,000 00
6,000 Boston & Maine R.R. 4½s,		100,000 00
104,000 Old Colony R.R. 4s,		19,000 00
20,000 Fitchburg R.R. 4s,		50,000 00
51,000 Boston, Revere Beach & Lynn R.R. 4½s,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	\$10,000	\$10,000 00	\$9,862 50
of Chicago, Ill., 4s,	25,000	26,375 00	25,000 00
of Chicago, Ill., 7s,	1,000	1,025 00	1,000 00
of Cleveland, Ohio, 5s,	30,250	30,662 50	30,250 00
of Fort Wayne, Ind., 6s,	15,000	15,750 00	15,000 00
of Grand Rapids, Mich., 4s,	5,000	5,150 00	5,000 00
of Lynn, Mass., 4s,	12,000	12,210 00	12,000 00
of Manchester, N. H., 4s,	1,000	1,055 00	1,000 00
of Milwaukee, Wis., 5s,	22,000	22,822 50	22,000 00
of Newton, Mass., 5s,	5,000	5,550 00	5,000 00
of Pawtucket, R. I., 5s,	5,000	5,125 00	5,000 00*
of Peoria, Ill., 4½s,	10,000	10,700 00	10,000 00
of Rockford, Ill., 4½s,	21,000	22,375 00	21,000 00
Town of Framingham, Mass., 4s,	4,000	4,180 00	4,000 00
District of Columbia 7s,	15,000	17,025 00	15,000 00
	\$181,250	\$190,005 00	\$181,112 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Blackstone N'l Bank, Boston,	\$3,700	\$3,145 00	\$3,700 00
14	Boylston Nat'l Bank, Boston,	1,400	1,666 00	1,400 00
17	Columbian N'l Bank, Boston,	1,700	1,411 00	1,700 00

Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
154	Continental N'l Bank, Boston,	\$15,400	\$15,708 00	\$17,116 50
25	Freeman's Nat'l Bank, Boston,	2,500	2,125 00	2,250 00
88	Globe National Bank, Boston,	8,800	7,392 00	7,920 00
26	N'l B'k of No. America, Boston,	2,600	2,418 00	2,418 00
253	N'l B'k of Redemption, Boston,	25,300	28,842 00	30,000 00
42	N'l B'k of the Republic, Boston,	4,200	5,880 00	4,200 00
23	Nat'l Exchange Bank, Boston,	2,300	2,921 00	2,957 50
7	N'l Hide & Leather B'k, Boston,	700	735 00	682 50
69	National Revere Bank, Boston,	6,900	5,520 00	6,900 00
127	National Union Bank, Boston,	12,700	15,875 00	15,500 00
30	North National Bank, Boston,	3,000	2,760 00	3,000 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,380 00	1,500 00
63	Tremont Nat'l Bank, Boston, .	6,300	4,410 00	6,300 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
78	Central National Bank, Lynn,	7,800	12,090 00	9,613 97
61	First National Bank, Lynn, .	6,100	7,625 00	6,850 00
276	National City Bank, Lynn, .	27,600	44,160 00	39,539 50
		\$148,500	\$174,993 00	\$171,547 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$104,000 00	\$100,000 00
Fitchburg R.R. 5s,	19,000	19,622 50	19,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	10,600 00	10,000 00
	\$129,000	\$134,222 50	\$129,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,439 62	1½ per cent.	\$65,000 00	3¾ per cent.	\$4,500 00	5¼ per cent.
108,487 73	2 " "	1,373,500 00	4 " "	979,398 55	5½ " "
62,164 47	2½ " "	25,837 50	4½ " "	20,875 00	6 " "
17,000 00	3½ " "	28,000 00	4¾ " "	400 00	6½ " "
300,000 00	3¾ " "	209,400 00	5 " "		

Lynn Five Cents Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$33,661 99
Estimated value of the same,	34,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1897, . . .	2,249 48
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,178 37
Assessed value of the same,	14,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 977	
Aggregate amount of the same,	827,273 55
Total number of loans upon real estate, 1,028	
Amount of investments from which no income is received,	48,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	178,109 73
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$63,518 68 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 64,487 88 }	128,006 56
Number of accounts opened during the year ending Oct. 31, 1897, . . .	2,647
Number of accounts closed during the year ending Oct. 31, 1897, . . .	2,437
Total number of open accounts Oct. 31, 1897,	18,097
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	10,079 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	658,786 93
Number of same,	18,620
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	659,035 61
Number of same,	16,915
Date of examination by commissioner: March 8.	

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 54.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,
WILLIAM BASSETT,

AMOS F. BREED,
JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$897,129 86	Deposits,	\$4,039,394 74
Bank stock, as per schedule, .	184,800 00	Guaranty fund, . .	200,000 00
Loans on bank stock,	13,500 00	Profit and loss account,	207,514 45
Railroad bonds, as per schedule, .	341,000 00	Reserve fund, . . .	8,524 53
Real estate (for banking purposes),	30,000 00		
Loans on real estate,	1,553,014 85		
Loans on personal security, . .	1,049,953 00		
Loans to counties, cities or towns (notes),	230,950 00		
Deposits in banks, on interest, .	135,464 88		
Tax titles,	409 75		
Cash on hand,	19,211 38		
	<u>\$4,455,433 72</u>		<u>\$4,455,433 72</u>

Cash on Deposit in Banks, amount in each:—

Central National Bank, Lynn,	\$25,000 00
First National Bank, Lynn,	52,205 91
Manufacturers' National Bank, Lynn,	50,000 00
Shawmut National Bank, Boston,	8,258 97

Loans on Bank Stock, amount on each:—

70 shares Fourth National Bank, Boston,	\$6,500 00
2 shares Central National Bank, Lynn,	200 00
20 shares First National Bank, Lynn,	2,000 00
25 shares Security Safe Deposit and Trust Company, Lynn,	2,300 00
25 shares Security Safe Deposit and Trust Company, Lynn,	2,500 00

Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$6,090 00	\$5,800 00
36	Blackstone Nat'l Bank, Boston,	3,600	3,060 00	3,600 00
89	Columbian Nat'l Bank, Boston,	8,900	7,387 00	8,900 00
45	Continental N'l B'k, Boston, .	4,500	4,590 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	4,806 00	5,400 00
25	First National Bank, Boston, .	2,500	5,625 00	2,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,175 00	1,500 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,500 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,162 00	3,400 00
118	N'l B'k of the Republic, Boston,	11,800	16,520 00	11,800 00
55	Nat'l Exchange Bank, Boston,	5,500	6,985 00	5,500 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,000 00
100	Nat'l Rockland Bank, Boston,	10,000	14,100 00	10,000 00
92	National Union Bank, Boston,	9,200	11,500 00	9,200 00
59	New England N'l B'k, Boston,	5,900	8,673 00	5,900 00
75	Second Nat'l Bank, Boston, .	7,500	13,125 00	7,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,220 00	2,000 00
15	Winthrop Nat'l B'k, Boston, .	1,500	1,965 00	1,500 00
240	Central National Bank, Lynn, .	24,000	37,200 00	24,000 00
430	First National Bank, Lynn, .	43,000	53,750 00	43,000 00
213	National City Bank, Lynn, .	21,300	34,080 00	21,300 00
		\$184,800	\$243,763 00	\$184,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$10,000	\$10,550 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	29,750 00	25,000 00
Boston & Providence R.R. 4s, . . .	20,000	21,200 00	20,000 00
Boston, Concord & Montreal R.R. 6s,	20,000	24,600 00	20,000 00
Concord & Montreal R.R. 4s, . . .	35,000	36,400 00	35,000 00
Eastern R.R. 6s,	59,000	70,800 00	59,000 00
Fitchburg R.R. 5s,	25,000	26,500 00	25,000 00
Maine Central R.R. 7s,	37,000	49,950 00	37,000 00
New Haven & Derby R.R. 6s, . . .	20,000	20,800 00	20,000 00
N. Y., Providence & Boston R.R. 7s,	30,000	30,900 00	30,000 00
Old Colony R.R. 4½s,	35,000	35,400 00	35,000 00
Portland & Ogdensburg R.R. 6s, . .	10,000	10,500 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,850 00	5,000 00
Troy & Boston R.R. 7s,	10,000	15,000 00	10,000 00
	\$341,000	\$388,200 00	\$341,000 00

Lynn Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,258 97	2 per cent.	\$8,500 00	3½ per cent.	\$50,000 00	4½ per cent.
52,205 91	2½ “	261,200 00	3¾ “	118,200 00	4¾ “
75,000 00	3 “	566,000 00	4 “	848,669 00	5 “
41,750 00	3¼ “	35,000 00	4⅛ “	560,176 00	5½ “
15,000 00	3.30 “	91,500 00	4¼ “	154,422 85	6 “
57,000 00	3½ “	40,000 00	4½ “		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	30,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	479
Aggregate amount of the same,	686,401 85
Total number of loans upon real estate,	615
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	215,820 16
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$73,908 32 } during the year ending Oct. 31, 1897, { 2 per cent., 75,266 41 }	149,174 73
Number of accounts opened during the year ending Oct. 31, 1897,	1,423
Number of accounts closed during the year ending Oct. 31, 1897,	1,193
Total number of open accounts Oct. 31, 1897,	11,179
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	11,305 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	585,175 00
Number of same,	9,632
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	602,302 80
Number of same,	10,401
Date of examination by commissioner: February 12.	

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 40.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE,

EVERETT J. STEVENS,

A. G. HILL,

J. P. HOLDEN,

A. F. SARGENT,

F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturdays, for deposits,
7 to 8.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$240,000 00	Deposits,	\$2,621,237 15
Loans on public funds,	40,000 00	Guaranty fund, . .	81,000 00
Bank stock, as per schedule, . .	54,000 00	Interest account, . .	5,452 10
Loans on bank stock,	3,100 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	105,000 00	count,	84,768 99
Loans on real estate,	1,621,977 00		
Loans on personal security, . . .	547,420 00		
Loans to counties, cities or towns			
(notes),	69,500 00		
Deposits in banks, on interest, . .	109,013 07		
Expense account,	746 52		
Cash on hand,	1,701 65		
	<hr/>		<hr/>
	\$2,792,458 24		\$2,792,458 24

Cash on Deposit in Banks, amount in each:—

Freeman's National Bank, Boston,	\$25,252 83
First National Bank, Malden,	83,760 24

Loan on Public Funds:—

\$3,000 City of Boston 4s,	} \$40,000 00
24,000 City of Malden 4s,	
12,800 Town of Bourne 4s,	
1,000 City of Taunton 4s,	

Malden Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

2 shares Blackstone National Bank, Boston,	}	\$2,000 00
20 shares Third National Bank, Boston,		
4 shares Union Market National Bank, Watertown,		
9 shares First National Bank, Malden,		
5 shares First National Bank, Malden,		600 00
		500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s.,	\$5,000	\$5,875 00	\$5,000 00
of Boston, Mass., 3½s.,	1,000	1,030 00	1,000 00
of Brockton, Mass., 4s.,	2,000	2,070 00	2,000 00
of Eastport, Me., 4s.,	10,000	10,600 00	10,000 00
of Fall River, Mass., 6s.,	5,000	6,000 00	5,000 00
of Grand Rapids, Mich., 4½s.,	2,000	2,190 00	2,000 00
of Malden, Mass., 3¼s.,	27,500	27,654 00	27,500 00
of Malden, Mass., 4s.,	105,000	108,925 00	105,000 00
of Milwaukee, Wis., 5s.,	15,500	15,790 00	15,500 00
of Newton, Mass., 5s.,	5,000	5,550 00	5,000 00
of Quincy, Mass., 4s.,	16,000	16,315 00	16,000 00
Town of Bourne, Mass., 4s.,	8,000	8,072 00	8,000 00
of Clinton, Mass., 4s.,	2,000	2,130 00	2,000 00
of Ipswich, Mass., 4s.,	10,000	10,750 00	10,000 00
of Leicester, Mass., 4s.,	4,000	4,080 00	4,000 00
of Needham, Mass., 4s.,	1,000	1,020 00	1,000 00
of Old Orchard, Me., 4s.,	10,000	10,600 00	10,000 00*
of Orange, Mass., 4s.,	1,000	1,022 00	1,000 00
County of Aroostook, Me., 4½s.,	10,000	10,750 00	10,000 00*
	\$240,000	\$250,423 00	\$240,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Atlantic Nat'l Bank, Boston,	\$2,300	\$2,484 00	\$2,300 00
20	Atlas National Bank, Boston,	2,000	2,120 00	2,000 00
25	Continental N'l Bank, Boston,	2,500	2,550 00	2,500 00
8	Eliot National Bank, Boston,	800	936 00	800 00
15	First National Bank, Boston,	1,500	3,330 00	1,500 00
25	Freeman's N'l Bank, Boston,	2,500	2,125 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,010 00	1,000 00
31	Howard Nat'l Bank, Boston,	1,100	957 00	1,100 00
30	Merchants' N'l Bank, Boston,	3,000	4,500 00	3,000 00
13	N'l B'k of Commerce, Boston,	1,300	1,365 00	1,300 00

Malden Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of No. America, Boston,	\$1,200	\$1,116 00	\$1,200 00
55	N'l B'k of Redemption, Boston,	5,500	6,270 00	5,500 00
28	National Eagle Bank, Boston, .	2,800	2,100 00	2,800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,271 00	7,300 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,080 00	2,000 00
7	National Revere Bank, Boston,	700	560 00	700 00
5	Nat'l Rockland Bank, Boston, .	500	705 00	500 00
14	North National Bank, Boston, .	1,400	1,288 00	1,400 00
10	Old Boston N'l Bank, Boston, .	1,000	1,030 00	1,000 00
16	Shawmut Nat'l Bank, Boston, .	1,600	1,776 00	1,600 00
47	State National Bank, Boston, .	4,700	5,076 00	4,700 00
5	Tremont Nat'l Bank, Boston, .	500	350 00	500 00
68	First National Bank, Malden, .	6,800	11,900 00	6,800 00
		\$54,000	\$64,899 00	\$54,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s, . . .	\$20,000	\$20,800 00	\$20,000 00
Boston & Lowell R.R. 4s, . . .	7,000	7,235 00	7,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,180 00	3,000 00
Concord & Claremont R.R. 4½s, . .	10,000	10,900 00	10,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,000 00	25,000 00
Maine Central R.R. 4s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,600 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	17,625 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	10,000 00
	\$105,000	\$113,790 00	\$105,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$109,013 07	2 per cent.	\$25,000 00	3½ per cent.	\$25,000 00	4½ per cent.
15,000 00	3½ "	233,500 00	4 "	696,841 00	5 "
50,000 00	3½ "	75,000 00	4½ "	335,021 00	5½ "
52,000 00	3½ "	101,000 00	4½ "	673,635 00	6 "

Malden Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	731	
Aggregate amount of the same,		\$989,597 00
Total number of loans upon real estate,	823	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		131,761 22
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$45,322 92 } during the year ending Oct. 31, 1897, { 2 per cent., 47,724 42 }		93,047 34
Number of accounts opened during the year ending Oct. 31, 1897,	1,493	
Number of accounts closed during the year ending Oct. 31, 1897,	933	
Total number of open accounts Oct. 31, 1897,	9,085	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		7,468 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		683,766 56
Number of same,	13,121	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		518,969 63
Number of same,	8,874	
Date of examination by commissioner:	April 23.	

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 51.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM REYNOLDS,

SAMUEL D. SMITH,

JAMES N. PARKER.

Open for business every business day, 9 A.M. to 12 M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$51,564 64	Deposits,	\$531,965 65
Bank stock, as per schedule, .	56,990 79	Guaranty fund, . .	15,774 59
Loans on bank stock,	2,000 00	Interest account, . .	11,302 34
Railroad bonds, as per schedule,	68,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	15,922 87	count,	364 59
Loans on real estate,	160,444 00		
Loans on personal security, . .	178,915 75		
Loans to counties, cities or towns			
to (notes),	6,000 00		
Deposits in banks, on interest, .	15,901 02		
Expense account,	1,653 46		
Cash on hand,	2,014 64		
	\$559,407 17		\$559,407 17

Cash on Deposit in Bank: —

Marblehead National Bank, Marblehead, \$15,901 02

Loan on Bank Stock: —

22 shares National Grand Bank, Marblehead, \$2,000 00

Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$8,000	\$8,240 00	\$8,000 00
of Indianapolis, Ind., 4s, . . .	10,000	10,600 00	10,000 00
of Portsmouth, N. H., 4s, . . .	10,000	10,300 00	10,000 00
Town of Marblehead, Mass., 4s, . .	13,500	14,107 50	13,564 64
County of Aroostook, Me., 4½s, . .	10,000	10,650 00	10,000 00*
	\$51,500	\$53,897 50	\$51,564 64

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	\$2,000	\$1,700 00	\$2,000 00
31	Boylston N'l Bank, Boston, . .	3,100	3,689 00	3,839 50
25	Continental N'l Bank, Boston, .	2,500	2,556 25	2,687 50
5	Hamilton Nat'l Bank, Boston, .	500	512 50	591 25
9	Market Nat'l Bank, Boston, . .	900	598 50	900 00
25	Merchants' Nat'l B'k, Boston, .	2,500	3,800 00	3,331 25
20	Mt. Vernon N'l Bank, Boston, .	2,000	2,005 00	2,505 20
19	N'l B'k of Commerce, Boston, .	1,900	2,004 50	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,325 00	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,306 00	3,342 25
24	N'l B'k of the Republic, Boston,	2,400	3,381 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,336 00	3,744 00
4	National Revere Bank, Boston,	400	321 00	400 00
25	North National Bank, Boston,	2,500	2,318 75	2,500 00
25	Shawmut Nat'l Bank, Boston,	2,500	2,778 12	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,932 00	2,100 00
58	State National Bank, Boston, .	5,800	6,278 50	6,300 45
8	Winthrop Nat'l Bank, Boston,	800	1,040 00	800 00
54	Marblehead N'l Bank, Marble-			
	head,	5,400	4,320 00	5,935 75
38	N'l Grand Bank, Marblehead, .	3,800	4,256 00	4,639 15
		\$49,700	\$52,458 12	\$56,990 79

Marblehead Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,250 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,490 00	7,000 00
Fitchburg R.R. 5s, . . .	20,000	21,470 00	20,000 00
Maine Central R.R. 4½s, . . .	10,000	10,800 00	10,000 00
Upper Coos R.R. 4s, . . .	5,000	5,000 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	15,000	18,750 00	16,000 00
	\$67,000	\$73,760 00	\$68,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,901 02	2 per cent.	\$5,000 00	4¾ per cent.	\$22,250 00	5½ per cent.
11,000 00	4 “	72,725 00	5 “	128,784 75	6 “
5,000 00	4½ “	10,000 00	5¼ “	10,000 00	7 “
82,600 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,922 87
Assessed value of the same,	18,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 113	
Aggregate amount of the same,	104,700 75
Total number of loans upon real estate, 115	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	24,215 81
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,819 01 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 10,024 60 }	19,843 61
Number of accounts opened during the year ending Oct. 31, 1897, . . 191	
Number of accounts closed during the year ending Oct. 31, 1897, . . 196	
Total number of open accounts Oct. 31, 1897, 2,143	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	914 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	68,545 00
Number of same,	1,377
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	79,448 78
Number of same,	1,431
Date of examination by commissioner: July 13.	

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 113.

HERBERT HOWE, *President.*

CHARLES F. HOLYOKE, *Treasurer.*

CHARLES F. HOLYOKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. HERBERT HOWE,

LORIMAN S. BRIGHAM,

WINSLOW M. WARREN,

WILLIAM D. BURDETT,

BENJAMIN F. GREELEY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$511,800 00	Deposits, . . .	\$2,017,719 14
Bank stock, as per schedule, .	219,500 00	Guaranty fund, .	90,183 38
Railroad bonds, as per schedule, .	242,000 00	Interest account, .	18,386 21
Real estate (for banking purposes),	56,074 90	Profit and loss account,	29,735 88
Real estate by foreclosure, .	24,051 73		
Loans on real estate,	916,470 00		
Loans on personal security, .	83,555 00		
Loans to counties, cities or towns (notes),	39,000 00		
Deposits in banks, on interest, .	54,633 81		
Expense account,	2,824 32		
Taxes paid,	197 84		
Cash on hand,	5,917 01		
	<hr/> \$2,156,024 61		<hr/> \$2,156,024 61

Cash on Deposit in Banks, amount in each:—

First National Bank, Marlborough,	\$28,203 84
People's National Bank, Marlborough,	26,429 97

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$40,000	\$42,550 00	\$40,000 00
of Boston, Mass., 6s, . . .	11,000	12,485 00	11,000 00
of Brockton, Mass., 4s, . . .	15,000	16,200 00	15,000 00
of Cambridge, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Cambridge, Mass., 6s, . . .	1,000	1,130 00	1,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Detroit, Mich., 4s, . . .	5,000	5,450 00	5,000 00
of Fitchburg, Mass., 4s, . . .	23,000	24,500 00	23,000 00
of Haverhill, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Holyoke, Mass., 4s, . . .	20,000	21,375 00	20,000 00
of Keene, N. H., 4s, . . .	10,000	10,200 00	10,000 00
of Lawrence, Mass., 4s, . . .	20,000	21,350 00	20,000 00
of Lewiston, Me., 5s, . . .	7,000	8,435 00	7,000 00
of Lynn, Mass., 4s, . . .	12,000	12,190 00	12,000 00
of Malden, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Marlborough, Mass., 4s, . . .	42,000	44,250 00	42,000 00
of Medford, Mass., 4s, . . .	5,000	5,325 00	5,000 00
of New Bedford, Mass., 4s, . . .	10,000	11,050 00	10,000 00
of Newton, Mass., 4s, . . .	18,000	19,580 00	18,000 00
of Newton, Mass., 5s, . . .	2,000	2,220 00	2,000 00
of Quincy, Mass., 4s, . . .	1,800	1,827 00	1,800 00
of Waltham, Mass., 4s, . . .	12,000	12,060 00	12,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,300 00	5,000 00
of Woburn, Mass., 4s, . . .	10,000	10,245 00	10,000 00
of Worcester, Mass., 3½s, . . .	5,000	5,062 00	5,000 00
of Worcester, Mass., 4s, . . .	5,000	5,600 00	5,000 00
Town of Arlington, Mass., 4s, . . .	17,000	18,325 00	17,000 00
of Athol, Mass., 4s, . . .	5,000	5,400 00	5,000 00
of Attleborough, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Chicopee, Mass., 4s, . . .	15,000	15,885 00	15,000 00
of Clinton, Mass., 4s, . . .	9,000	9,510 00	9,000 00
of Gt. Barrington, Mass., 4s, . . .	5,000	5,375 00	5,000 00
of Leominster, Mass., 4s, . . .	15,000	16,200 00	15,000 00
of Melrose, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Pawtucket, R. I., 4s, . . .	3,000	3,090 00	3,000 00*
of Pawtucket, R. I., 5s, . . .	10,000	10,175 00	10,000 00*
of Peabody, Mass., 4s, . . .	15,000	16,125 00	15,000 00
of Wakefield, Mass., 4s, . . .	10,000	10,460 00	10,000 00
of Wellesley, Mass., 4s, . . .	10,000	10,175 00	10,000 00
of Weymouth, Mass., 4s, . . .	8,000	8,550 00	8,000 00
of Winchester, Mass., 4s, . . .	15,000	15,600 00	15,000 00
County of Middlesex, Mass., 4s, . . .	20,000	20,470 00	20,000 00
United States 6s, . . .	20,000	20,500 00	20,000 00
	\$511,800	\$542,224 00	\$511,800 00

* Legal investments when made.

Marlborough Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlantic Nat'l Bank, Boston, .	\$1,500	\$1,620 00	\$1,500 00
80	Atlas National Bank, Boston, .	8,000	8,480 00	8,000 00
33	Blackstone N'l Bank, Boston, .	3,300	2,805 00	3,300 00
57	Boston Nat'l Bank, Boston, .	5,700	5,130 00	5,700 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,428 00	1,200 00
37	Central Nat'l Bank, Boston, .	3,700	3,959 00	3,700 00
20	Columbian N'l Bank, Boston, .	2,000	1,660 00	2,000 00
94	Continental N'l Bank, Boston, .	9,400	9,588 00	9,400 00
45	Eliot National Bank, Boston, .	4,500	5,265 00	4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	5,518 00	6,200 00
70	Faneuil Hall N'l B'k, Boston, .	7,000	7,875 00	7,000 00
12	Fourth National Bank, Boston, .	1,200	1,440 00	1,200 00
40	Freeman's N'l Bank, Boston, .	4,000	3,400 00	4,000 00
50	Globe National Bank, Boston, .	5,000	4,200 00	5,000 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,525 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,010 00	3,500 00
70	Manufacturers' N'l B'k, Boston, .	7,000	7,000 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	3,250 00	5,000 00
5	Massachusetts N'l B'k, Boston, .	500	380 00	500 00
5	Mechanics' Nat'l B'k, Boston, .	500	600 00	500 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,550 00	5,000 00
20	Mt. Vernon N'l Bank, Boston, .	2,000	2,000 00	2,000 00
15	N'l B'k of Commerce, Boston, .	1,500	1,575 00	1,500 00
86	N'l B'k of No. America, Boston, .	8,600	7,998 00	8,600 00
42	N'l B'k of Redemption, Boston, .	4,200	4,788 00	4,200 00
150	N'l B'k of the Republic, Boston, .	15,000	21,000 00	15,000 00
50	National City Bank, Boston, .	5,000	3,400 00	5,000 00
76	National Eagle Bank, Boston, .	7,600	5,472 00	7,600 00
75	Nat'l Exchange Bank, Boston, .	7,500	9,525 00	7,500 00
20	N'l Hide & Leather B'k, Boston, .	2,000	2,080 00	2,000 00
60	National Revere Bank, Boston, .	6,000	4,800 00	6,000 00
25	National Union Bank, Boston, .	2,500	3,250 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,050 00	5,000 00
60	Shawmut Nat'l Bank, Boston, .	6,000	6,720 00	6,000 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,600 00	5,000 00
72	State National Bank, Boston, .	7,200	4,776 00	7,200 00
33	Suffolk National Bank, Boston, .	3,300	3,366 00	3,300 00
90	Third National Bank, Boston, .	9,000	8,100 00	9,000 00
52	Tremont Nat'l Bank, Boston, .	5,200	3,640 00	5,200 00
30	Winthrop Nat'l B'k, Boston, .	3,000	3,900 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,080 00	3,000 00
97	First N'l Bank, Marlborough, .	9,700	10,476 00	9,700 00
100	People's N'l B'k, Marlborough, .	10,000	11,500 00	10,000 00
14	Newton Nat'l B'k, Newton, .	1,400	1,260 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	1,600 00
		\$219,500	\$227,234 00	\$219,500 00

Marlborough Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$20,000	\$21,200 00	\$20,000 00
Boston & Lowell R.R. 4s,	15,000	15,475 00	15,000 00
Boston & Maine R.R. 4s,	15,000	16,200 00	15,000 00
Boston & Providence R.R. 4s,	5,000	5,350 00	5,000 00
Boston Terminal Company 3½s,	40,000	41,600 00	40,000 00
Concord & Montreal R.R. 4s,	10,000	10,500 00	10,000 00
Fitchburg R.R. 4s,	20,000	20,900 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
N. Y., Providence & Boston R.R. 7s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4s,	45,000	48,525 00	45,000 00
Old Colony R.R. 4½s,	11,000	11,550 00	11,000 00
Portland & Ogdensburg R.R. 6s,	10,000	10,500 00	10,000 00
Providence & Worcester R.R. 4s,	20,000	22,400 00	20,000 00
Upper Coos R.R. 4½s,	11,000	11,990 00	11,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,600 00	10,000 00
	\$242,000	\$257,365 00	\$242,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,633 81	2½ per cent.	\$185,675 00	4½ per cent.	\$16,115 00	5½ per cent.
15,000 00	3½ “	247,325 00	5 “	496,410 00	6 “
78,500 00	4 “				

Amount invested in real estate for banking purposes,	\$56,074 90
Estimated value of the same,	56,074 90
Assessed value of the same,	41,065 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	24,051 73
Assessed value of the same,	25,335 00
Number of loans which are of an amount not exceeding \$3,000 each, 604	
Aggregate amount of the same,	531,780 00
Total number of loans upon real estate,	646
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	97,318 74
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$37,020 08 } during the year ending Oct. 31, 1897, { 2 per cent., 38,405 35 }	75,425 43
Number of accounts opened during the year ending Oct. 31, 1897,	851
Number of accounts closed during the year ending Oct. 31, 1897,	634
Total number of open accounts Oct. 31, 1897,	5,863

Marlborough Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$5,711 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	340,566 00
Number of same,	4,517
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	323,198 49
Number of same,	4,225
Date of examination by commissioner: April 15.	

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.*

CHARLES B. PRESCOTT, *Treasurer.*

EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROSSELL P. CRAFTS,

JOEL S. WEBBER,

LEMUEL SEARS,

HENRY E. GAYLORD,

HUBBELL P. TERRY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$67,197 50	Deposits,	\$1,121,314 88
Loans on bank stock,	21,300 00	Guaranty fund,	36,095 00
Furniture and fixtures,	1,500 00	Interest account,	33,446 52
Real estate by foreclosure,	7,600 00	Profit and loss ac-	
Loans on real estate,	763,847 41	count,	12,818 81
Loans on personal security,	239,324 79	Suspense account,	1,260 05
Loans on depositors' books,	361 00		
Deposits in banks, on interest,	74,046 65		
Expense account,	2,907 34		
Albion Paper Company's stock,*	20,000 00		
Cash on hand,	6,850 57		
	<u>\$1,204,935 26</u>		<u>\$1,204,935 26</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	\$24,046 65
Holyoke National Bank, Holyoke,	30,000 00
Third National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Mechanics' Savings Bank, Holyoke — Continued.

Loans on Bank Stock, amount on each : —

13 shares Hadley Falls National Bank, Holyoke,	}	\$1,000 00
68 shares Third National Bank, Springfield,		
10 shares Second National Bank, Springfield,	}	2,200 00
10 shares Hadley Falls National Bank, Holyoke,		
10 shares Holyoke National Bank, Holyoke,	}	800 00*
8 shares Agawam National Bank, Springfield,		
10 shares Springfield National Bank, Springfield,	}	1,000 00
23 shares Third National Bank, Springfield,		
18 shares Second National Bank, Springfield,	}	9,600 00
7 shares Chicopee National Bank, Springfield,		
46 shares Hadley Falls National Bank, Holyoke,	}	2,500 00
63 shares City National Bank, Holyoke,		
25 shares Springfield Safe Deposit and Trust Company, Springfield,	}	1,000 00
10 shares City National Bank, Holyoke,		
10 shares Home National Bank, Holyoke,	}	900 00
10 shares City National Bank, Holyoke,		
25 shares Home National Bank, Holyoke,		2,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,000 50
258	City National Bank, Holyoke, .	25,800	29,670 00	28,650 00
111	Hadley Falls N'l B'k, Holyoke,	11,100	18,315 00	17,719 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
50	Home National Bank, Holyoke,	5,000	5,750 00	5,750 00
20	First Nat'l Bank, Springfield, .	2,000	2,800 00	3,080 00
50	Third Nat'l Bank, Springfield, .	5,000	10,000 00	8,500 00
		\$51,400	\$69,233 00	\$67,197 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$74,046 65	4 per cent.	\$1,022,358 20	5 per cent.	\$2,475 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,600 00
Assessed value of the same,	7,280 00
Net income received from same during year ending Oct. 31, 1897,	172 00
Number of loans which are of an amount not exceeding \$3,000 each, 240	
Aggregate amount of the same,	292,016 24
Total number of loans upon real estate,	256

* This loan, in excess of the legal limit, has since been corrected by the pledge of additional collateral.

Mechanics' Savings Bank, Holyoke—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$53,352 85
Times for the dividends fixed by the by-laws: second Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$19,857 13 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 20,114 38 }	39,971 51
Number of accounts opened during the year ending Oct. 31, 1897, . . .	508
Number of accounts closed during the year ending Oct. 31, 1897, . . .	404
Total number of open accounts Oct. 31, 1897,	2,863
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	6,006 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	243,995 38
Number of same,	3,750
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	204,937 13
Number of same,	2,518
Date of examination by commissioner: July 29.	

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Present number of corporators, 49.

JEREMIAH CLARK, *President*.

CHARLES C. HUTCHINSON, *Treasurer*.

CHARLES C. HUTCHINSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JOHN DAVIS,

JAMES FRANCIS,

CHARLES C. HUTCHINSON,

CLARENCE H. NELSON.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$222,000 00	Deposits, . . .	\$2,372,022 15
Bank stock, as per schedule, .	271,850 00	Guaranty fund, .	106,000 00
Loans on bank stock, . . .	5,500 00	Interest account, .	14,481 05
Railroad bonds, as per schedule,	204,500 00	Rents, . . .	23,244 64
Real estate (for banking pur-			
poses),	82,000 00		
Real estate by foreclosure, .	15,375 00		
Loans on real estate, . . .	1,159,245 00		
Loans on personal security, .	490,165 52		
Deposits in banks, on interest, .	49,673 29		
Expense account,	2,409 88		
Tax account,	1,064 40		
Suspense account,	652 71		
Cash on hand,	11,312 04		
	<u>\$2,515,747 84</u>		<u>\$2,515,747 84</u>

Cash on Deposit in Banks, amount in each :—

National Hide and Leather Bank, Boston,	\$1,082 29
Old Lowell National Bank, Lowell,	10,000 00
Railroad National Bank, Lowell,	38,591 00

Loan on Bank Stock :—

55 shares Railroad National Bank, Lowell,	\$5,500 00
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Mechanics' Savings Bank, Lowell—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$30,000	\$32,250 00	\$30,000 00
of Concord, N. H., 4s, . . .	10,000	10,750 00	10,000 00
of Lowell, Mass., 4s, . . .	16,000	17,680 00	16,000 00
of Lynn, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Marlborough, Mass., 4s, . . .	20,000	21,500 00	20,000 00
of Milwaukee, Wis., 5s, . . .	51,000	54,570 00	51,000 00
of Newton, Mass., 4s, . . .	10,000	10,550 00	10,000 00
of Providence, R. I., 4s, . . .	20,000	22,600 00	20,000 00
of Waltham, Mass., 4s, . . .	10,000	10,550 00	10,000 00
of Waterbury, Conn., 4s, . . .	25,000	26,750 00	25,000 00
Town of Arlington, Mass., 4s, . . .	20,000	21,100 00	20,000 00
	\$222,000	\$238,750 00	\$222,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas Nat'l Bank, Boston, . . .	\$10,600	\$11,342 00	\$11,660 00
66	Blackstone Nat'l Bank, Boston, . . .	6,600	5,610 00	6,600 00
63	Boston Nat'l Bank, Boston, . . .	6,300	5,670 00	7,056 00
25	Eliot National Bank, Boston, . . .	2,500	2,925 00	2,500 00
90	Everett Nat'l Bank, Boston, . . .	9,000	8,010 00	9,000 00
8	First National Bank, Boston, . . .	800	1,792 00	800 00
65	Hamilton Nat'l Bank, Boston, . . .	6,500	6,565 00	8,000 00
18	Howard Nat'l B'k, Boston, . . .	1,300	1,118 00	1,300 00
265	Merchants' Nat'l B'k, Boston, . . .	26,500	40,015 00	36,800 00
100	Metropolitan N'l B'k, Boston, . . .	10,000	9,000 00	10,000 00
10	Mt. Vernon N'l Bank, Boston, . . .	1,000	1,000 00	1,000 00
45	N'l Bank of Commerce, Boston, . . .	4,500	4,725 00	5,040 00
37	N'l B'k of No. America, Boston, . . .	3,700	3,441 00	3,700 00
281	N'l B'k of Redemption, Boston, . . .	28,100	32,034 00	32,315 00
83	N'l B'k of the Republic, Boston, . . .	8,300	11,620 00	9,960 00
9	National City Bank, Boston, . . .	900	603 00	900 00
40	National Eagle Bank, Boston, . . .	4,000	3,000 00	4,000 00
300	N'l Hide & Leather B'k, Boston, . . .	30,000	31,500 00	31,000 00
160	Nat'l Revere Bank, Boston, . . .	16,000	12,800 00	19,200 00
100	National Webster B'k, Boston, . . .	10,000	10,200 00	9,600 00
105	New England N'l B'k, Boston, . . .	10,500	15,435 00	15,500 00
43	North National Bank, Boston, . . .	4,300	3,956 00	5,160 00
20	Second Nat'l Bank, Boston, . . .	2,000	3,500 00	2,500 00
39	Shawmut N'l B'k, Boston, . . .	3,900	4,329 00	4,290 00
67	Suffolk Nat'l Bank, Boston, . . .	6,700	6,834 00	6,700 00

Mechanics' Savings Bank, Lowell — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Collateral Loan Co., Boston, .	\$3,700	\$5,328 00	\$3,700 00
30	Bay State N'l B'k, Lawrence, .	2,250	3,600 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,210 00	13,839 00
68	First National Bank, Malden, .	6,800	10,200 00	7,480 00
		\$238,450	\$271,362 00	\$271,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$50,000	\$59,875 00	\$52,500 00
Concord & Montreal R.R. 4s, . . .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s,	25,000	26,500 00	25,000 00
Fitchburg R.R. 5s,	25,000	25,750 00	25,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Maine Central R.R. 4½s,	25,000	27,250 00	25,000 00
Salem & Lowell R.R. 6s,	2,000	2,040 00	2,000 00
	\$202,000	\$219,165 00	\$204,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,082 29	2 per cent.	\$390,000 00	4 per cent.	\$3,760 00	5½ per cent.
48,591 00	2½ “	161,000 00	4½ “	35,350 00	6 “
50,000 00	3¾ “	1,014,800 52	5 “		

Amount invested in real estate for banking purposes,	\$82,000 00
Estimated value of the same,	80,000 00
Assessed value of the same,	61,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	3,049 16
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	15,375 00
Assessed value of the same,	26,000 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	438
Aggregate amount of the same,	528,733 52
Total number of loans upon real estate,	522

Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1896,	\$109,450 47
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$45,059 93 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 45,708 23 }	90,768 16
Number of accounts opened during the year ending Oct. 31, 1897, . . .	517
Number of accounts closed during the year ending Oct. 31, 1897, . . .	529
Total number of open accounts Oct. 31, 1897,	5,017
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	6,043 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	285,568 42
Number of same,	2,912
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	318,880 33
Number of same,	3,732
Date of examination by commissioner: October 12.	

MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 12.

JAMES WIGHT, *President.*

GEORGE E. BATCHELDER, *Treasurer.*

EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES WIGHT,

EDWARD F. PARKER,

WILLIAM A. LANG.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,051 11	Deposits, . . .	\$66,731 17
Bank stock, as per schedule, .	1,625 00	Guaranty fund, .	482 28
Railroad bonds, as per schedule,	11,160 00	Profit and loss ac-	
Real estate by foreclosure, .	934 34	count, . . .	1,217 26
Loans on real estate, . . .	45,345 00		
Loans on personal security, .	5,700 00		
Deposits in bank, not on interest,	1,615 26		
	<u>\$68,430 71</u>		<u>\$68,430 71</u>

Cash on Deposit in Bank : —

First National Bank, Reading, \$1,615 26

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass, 4s, . .	\$2,000	\$2,040 00	\$2,051 11

Mechanics' Savings Bank, Reading — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	First Nat'l Bank, Reading, .	\$1,600	\$1,680 00	\$1,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$5,000	\$5,132 50	\$5,035 00
Fitchburg R.R. 5s,	2,000	2,120 00	2,000 00
Maine Central R.R. 4s,	2,000	2,160 00	2,060 00
Maine Central R.R. 4½s,	1,000	1,080 00	1,070 00
Upper Coos R.R. 4s,	1,000	1,000 00	995 00
	\$11,000	\$11,492 50	\$11,160 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,880 00	5 per cent.	\$3,000 00	5½ per cent.	\$33,165 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$934 34
Assessed value of the same,	1,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 42	
Aggregate amount of the same,	51,045 00
Total number of loans upon real estate, 39	
Amount of investments from which no income is received,	934 34
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897.	3,068 78
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$950 49 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 1,098 49 }	2,048 98
Number of accounts opened during the year ending Oct. 31, 1897,	95
Number of accounts closed during the year ending Oct. 31, 1897,	57
Total number of open accounts Oct. 31, 1897,	366

Mechanics' Savings Bank, Reading — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$112 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	34,959 56
Number of same,	522
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	24,800 45
Number of same,	369
Date of examination by commissioner: March 3.	

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 92.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE,

FRANK E. CHANDLER,

DANIEL A. GLEASON,

CHARLES M. BARRETT,

BENJ. F. HAYES.

Open for business every business day, 8 to 11 A.M.; 3 to 6 P.M.; also Saturdays,
7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$168,500 00	Deposits,	\$1,473,464 78
Bank stock, as per schedule, .	36,200 00	Guaranty fund, .	42,000 00
Railroad bonds, as per schedule,	60,000 00	Interest account, .	32,972 27
Real estate (for banking pur-		Profit and loss ac-	
poses),	20,000 00	count,	8,655 99
Real estate by foreclosure, .	4,800 00		
Loans on real estate,	949,660 00		
Loans on personal security, .	202,700 00		
Loans to counties, cities or towns			
(notes),	50,500 00		
Deposits in banks, on interest, .	58,920 97		
Cash on hand,	5,812 07		
	<hr/> \$1,557,093 04		<hr/> \$1,557,093 04

Cash on Deposit in Banks, amount in each:—

National Bank of Commerce, Boston,	\$31,191 02
National Exchange Bank, Boston,	27,729 95

Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$14,500	\$14,826 25	\$14,500 00
of Fall River, Mass., 6s, . . .	3,000	3,570 00	3,000 00
of Lynn, Mass., 5s, . . .	5,000	5,475 00	5,000 00
of Providence, R. I., 4s, . . .	25,000	28,000 00	25,000 00
Town of Arlington, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Beverly, Mass., 4s, . . .	15,000	16,050 00	15,000 00
of Hartland, Me., 4½s, . . .	11,000	11,000 00	11,000 00*
of Medford, Mass., 4s, . . .	45,000	47,650 00	45,000 00
of Natick, Mass., 4s, . . .	5,000	5,050 00	5,000 00
of Wellesley, Mass., 4s, . . .	15,000	15,900 00	15,000 00
United States 4s, . . .	25,000	32,000 00	25,000 00
	\$168,500	\$184,821 25	\$168,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Blackstone N'l Bank, Boston,	\$2,200	\$1,870 00	\$2,200 00
25	Boston National Bank, Boston,	2,500	2,250 00	2,500 00
20	Commercial N'l Bank, Boston,	2,000	1,600 00	2,000 00
15	Continental N'l Bank, Boston,	1,500	1,537 50	1,500 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,522 50	1,500 00
10	Market National Bank, Boston,	1,000	650 00	1,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,475 00	2,500 00
62	N'l Bank of Commerce, Boston,	6,200	6,541 00	6,200 00
40	National Bank of the Common- wealth, Boston, . . .	4,000	5,680 00	4,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,115 00	1,500 00
10	National Eagle Bank, Boston,	1,000	750 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,090 00	2,000 00
4	National Revere Bank, Boston,	400	320 00	400 00
6	National Webster B'k, Boston,	600	609 00	600 00
20	North National Bank, Boston,	2,000	1,850 00	2,000 00
16	Suffolk National Bank, Boston,	1,600	1,632 00	1,600 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,572 00	1,200 00
25	Central National Bank, Lynn,	2,500	3,750 00	2,500 00
		\$36,200	\$41,814 00	\$36,200 00

Medford Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,000 00	\$20,000 00
Fitchburg R.R. 4s,	25,000	26,100 00	25,000 00
Portland & Ogdensburg R.R. 6s,	9,000	9,562 50	9,000 00
Troy & Boston R.R. 7s,	6,000	9,000 00	6,000 00
	\$60,000	\$65,662 50	\$60,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,920 97	2 per cent.	\$10,000 00	4½ per cent.	\$31,500 00	5½ per cent.
22,000 00	3½ “	32,000 00	4½ “	259,000 00	6 “
185,500 00	4 “	662,860 00	5 “		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	20,500 00
Assessed value of the same,	20,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,800 00
Assessed value of the same,	12,950 00
Net income received from same during year ending Oct. 31, 1897,	65 89
Number of loans which are of an amount not exceeding \$3,000 each, 413	
Aggregate amount of the same,	609,660 00
Total number of loans upon real estate,	469
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	70,508 46
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$25,775 02 } during the year ending Oct. 31, 1897, { 2 per cent., 26,482 11 }	52,257 13
Number of accounts opened during the year ending Oct. 31, 1897,	660
Number of accounts closed during the year ending Oct. 31, 1897,	471
Total number of open accounts Oct. 31, 1897,	4,338
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,107 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	321,293 00
Number of same,	4,763
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	272,488 23
Number of same,	3,833
Date of examination by commissioner: May 21.	

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 39.

MILTON M. FISHER, *President.*

WILLIAM H. UPTON, *Treasurer.*

WILLIAM H. UPTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,

SUMNER ROBBINS,

S. G. CLARK,

W. H. CAREY,

W. P. CLARK.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$45,000 00	Deposits,	\$291,915 02
Bank stock, as per schedule, .	24,230 00	Guaranty fund,	14,476 55
Loans on bank stock,	1,950 00	Interest account,	7,510 47
Railroad bonds, as per schedule, .	50,500 00		
Real estate by foreclosure,	2,544 31		
Loans on real estate,	137,154 74		
Loans on personal security,	23,341 53		
Loans to counties, cities or towns (notes),	17,033 34		
Deposits in banks, on interest,	10,838 65		
Cash on hand,	1,809 47		
	<u>\$313,902 04</u>		<u>\$313,902 04</u>

Cash on Deposit in Banks, amount in each : —

Central National Bank, Boston,	\$4,540 42
Howard National Bank, Boston,	6,298 23

Loans on Bank Stock, amount on each : —

20 shares Central National Bank, Boston,	\$1,750 00
5 shares Dedham National Bank, Dedham,	200 00

Medway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$2,000	\$2,171 65	\$2,000 00
of Boston, Mass., 6s, . .	2,000	2,280 00	2,000 00
of Detroit, Mich., 6s, . .	1,000	1,205 00	1,000 00
of Fort Wayne, Ind., 6s, . .	3,000	3,160 00	3,000 00
of Grand Rapids, Mich., 4½s, . .	3,000	3,296 25	3,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,193 32	2,000 00
of Milwaukee, Wis., 5s, . .	2,000	2,213 32	2,000 00
of Minneapolis, Minn., 4½s, . .	5,000	5,550 00	5,000 00
of New London, Conn., 7s, . .	1,000	1,098 33	1,000 00
of Springfield, Ohio, 5s, . .	6,000	6,774 99	6,000 00
of Waltham, Mass., 4s, . .	5,000	5,316 67	5,000 00
of Youngstown, Ohio, 5s, . .	5,000	5,425 00	5,000 00
Town of Andover, Mass., 4s, . .	2,000	2,040 00	2,000 00
Town of Melrose, Mass., 4s, . .	1,000	1,055 00	1,000 00
County of Aroostook, Me., 4½s, . .	5,000	5,412 50	5,000 00*
	\$45,000	\$49,192 03	\$45,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$642 00	\$600 00
18	Boston Nat'l Bank, Boston, . .	1,800	1,620 00	1,800 00
30	Central National Bank, Boston,	3,000	3,210 00	3,000 00
30	First Ward N'l Bank, Boston,	3,000	3,810 00	3,000 00
10	Howard National Bank, Boston,	1,000	860 00	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
10	Market National Bank, Boston,	1,000	650 00	1,000 00
15	Mt. Vernon Nat'l B'k, Boston, .	1,500	1,500 00	1,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,575 00	1,500 00
20	Nat'l Revere Bank, Boston, . .	2,000	1,600 00	2,000 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,220 00	2,000 00
20	Dedham Nat'l B'k, Dedham, . .	2,000	2,100 00	2,000 00
17	Franklin N'l B'k, Franklin, . .	1,700	1,870 00	1,700 00
20	Holliston N'l B'k, Holliston, . .	920	420 00	420 00*
3	Wrentham N'l B'k, Wrentham,	210	157 50	210 00
		\$24,730	\$24,734 50	\$24,230 00

* In liquidation.

Medway Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,293 00	\$2,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,251 67	5,000 00
Boston & Maine R.R. 4½s, . . .	5,000	6,062 50	5,000 00
Boston & Providence R.R. 4s, . .	3,000	3,220 00	3,000 00
Cheshire R.R. 6s,	1,000	1,035 00	1,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,283 33	5,000 00
Maine Central R.R. 4½s,	2,000	2,187 50	2,000 00
Maine Central R.R. 6s,	2,000	2,130 00	2,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,173 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,235 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	2,000	2,160 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,756 25	4,000 00
Salem & Lowell R.R. 6s,	2,500	2,550 00	2,500 00
St. Johnsbury & Lake Champlain R.R. 5s,	3,000	3,715 00	3,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,095 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,279 17	5,000 00
Penobscot Shore Line R.R. 4s, . .	3,000	3,105 00	3,000 00
	\$50,500	\$55,531 42	\$50,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,838 65	2 per cent.	\$6,300 00	4½ per cent.	\$3,000 00	5½ per cent.
12,000 00	3½ “	23,200 00	5 “	129,946 27	6 “
5,033 34	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,544 31
Assessed value of the same,	3,150 00
Number of loans which are of an amount not exceeding \$3,000 each,	249
Aggregate amount of the same,	148,279 61
Total number of loans upon real estate,	176
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	15,751 38
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,315 11 } during the year ending Oct. 31, 1897, { 2 per cent., 5,462 68 }	10,777 79
Number of accounts opened during the year ending Oct. 31, 1897,	135
Number of accounts closed during the year ending Oct. 31, 1897,	130
Total number of open accounts Oct. 31, 1897,	1,168

Medway Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$1,248 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	58,764 16
Number of same,	976
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	61,354 11
Number of same,	931
Date of examination by commissioner: January 8.	

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 25.

DANIEL RUSSELL, *President.*

ELBRIDGE H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE NEWHALL,

DANIEL NORTON,

SETH E. BENSON.

Open for business every business day, 8.30 to 11 A.M.; 2 to 5 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$161,000 00	Deposits, . . .	\$814,069 30
Loans on public funds, . . .	475 00	Guaranty fund, . .	15,924 08
Bank stock, as per schedule, .	7,200 00	Interest account, .	42,993 63
Loans on bank stock, . . .	148 00		
Railroad bonds, as per schedule,	10,000 00		
Loans on railroad stock, . . .	200 00		
Real estate by foreclosure, . .	5,919 55		
Loans on real estate, . . .	527,490 47		
Loans on personal security, . .	27,388 59		
Loans to counties, cities or towns			
(notes),	80,000 00		
Deposits in banks, on interest, .	51,204 75		
Cash on hand,	1,960 65		
	\$872,987 01		\$872,987 01

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$14,166 60
Winthrop National Bank, Boston,	11,618 35
Melrose National Bank, Melrose,	25,419 80

Loan on Public Funds :—

\$1,000 Town of Danvers 5s,	} \$475 00
2 shares Naumkeag National Bank, Salem,	
5 shares First National Bank, Salem,	

Loan on Bank Stock :—

2 shares Melrose National Bank, Melrose,	\$148 00
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Melrose Savings Bank — Continued.

Loan on Railroad Stock:—

5 shares Boston & Providence R.R., \$200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$6,000	\$6,420 00	\$6,000 00
of Boston, Mass., 4s,	7,000	7,070 00	7,000 00
of Brockton, Mass., 5s,	8,000	9,200 00	8,000 00
of Columbus, Ohio, 4s,	5,000	5,050 00	5,000 00*
of Kansas City, Mo., 4½s,	10,000	11,050 00	10,000 00
of Malden, Mass., 4s,	12,000	12,532 50	12,000 00
of Portland, Me., 6s,	5,000	6,050 00	5,000 00
Town of Melrose, Mass., 4s,	103,000	108,715 00	103,000 00
of Winchester, Mass., 4s,	5,000	5,345 00	5,000 00
	\$161,000	\$171,432 50	\$161,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston, . .	\$2,700	\$2,403 00	\$2,700 00
45	Freeman's Nat'l Bank, Boston, . .	4,500	3,825 00	4,500 00
		\$7,200	\$6,228 00	\$7,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s,	\$10,000	\$10,450 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,204 75	2 per cent.	\$10,000 00	3¾ per cent.	\$3,300 00	5½ per cent.
5,000 00	3½ “	45,000 00	4 “	506,097 90	6 “
20,000 00	3½ “	46,304 16	5 “		

Melrose Savings Bank—Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,919 55
Assessed value of the same,	4,275 00
Number of loans which are of an amount not exceeding \$3,000 each, 463	
Aggregate amount of the same,	481,323 59
Total number of loans upon real estate,	450
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	39,647 82
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,726 94 }	27,899 51
during the year ending Oct. 31, 1897, . . { 2 per cent., 14,172 57 }	
Number of accounts opened during the year ending Oct. 31, 1897, . 704	
Number of accounts closed during the year ending Oct. 31, 1897, . 464	
Total number of open accounts Oct. 31, 1897,	3,827
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	3,449 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	266,262 00
Number of same,	5,153
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	219,749 43
Number of same,	3,637
Date of examination by commissioner: March 4.	

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 45.

WILLIAM H. HASKELL, *President.*

DANIEL J. POORE, *Treasurer.*

WILLIAM B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. HASKELL, THOMAS H. HOYT,
H. O. DELANO.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$98,000 00	Deposits,	\$511,070 19
Bank stock, as per schedule, .	8,600 00	Guaranty fund, . .	25,397 77
Loans on bank stock,	2,800 00	Profit and loss ac-	
Railroad bonds, as per schedule,	69,000 00	count,	850 94
Loans on railroad stock,	800 00		
Real estate by foreclosure, . . .	10,020 00		
Loans on real estate,	227,512 00		
Loans on personal security, . . .	82,240 00		
Loans to counties, cities or towns			
(notes),	3,500 00		
Deposits in banks, on interest, .	33,000 00		
Deposits in banks, not on interest,	1,846 90		
	\$537,318 90		\$537,318 90

Cash on Deposit in Banks, amount in each:—

Essex National Bank, Haverhill,	\$10,000 00
First National Bank, Merrimac,	24,846 90

Loans on Bank Stock, amount on each:—

5 shares Merrimack National Bank, Haverhill,	\$350 00
10 shares First National Bank, Merrimac,	1,000 00
6 shares First National Bank, Merrimac,	600 00
11 shares First National Bank, Merrimac,	850 00

Loan on Railroad Stock:—

10 shares Boston & Maine R.R.,	\$800 00
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Merrimac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s, . .	\$7,000	\$7,490 00	\$7,000 00
of Chicago, Ill., 7s,	7,000	7,350 00	7,000 00
of Dayton, Ohio, 4s,	8,000	8,080 00	8,000 00*
of Haverhill, Mass., 4s, . . .	20,000	20,500 00	20,000 00
of Keene, N. H., 4s,	2,000	2,110 00	2,000 00
of Lynn, Mass., 4s,	5,000	5,112 50	5,000 00
of Meriden, Conn., 4s,	5,000	5,150 00	5,000 00
of Newton, Mass., 4s,	5,000	5,262 50	5,000 00
of Quincy, Mass., 4s,	9,000	9,180 00	9,000 00
of Stamford, Conn., 4s, . . .	5,000	5,275 00	5,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,300 00	5,000 00
Town of Auburn, Me., 4s, . . .	5,000	5,325 00	5,000 00*
County of Aroostook, Me., 4½s, .	15,000	15,975 00	15,000 00*
	\$98,000	\$102,110 00	\$98,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Powow River National Bank, Amesbury,	\$800	\$1,080 00	\$800 00
17	Blackstone N'l Bank, Boston, .	1,700	1,445 00	1,700 00
10	First National Bank, Lynn, . .	1,000	1,250 00	1,000 00
46	First Nat'l Bank, Merrimac, . .	4,600	6,670 00	4,600 00
10	Ocean N'l B'k, Newburyport, . .	500	500 00	500 00
		\$8,600	\$10,945 00	\$8,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,125 00	\$5,000 00
Boston & Maine R.R. 4s,	20,000	21,400 00	20,000 00
Concord & Montreal R.R. 4s, . . .	11,000	11,550 00	11,000 00
Fitchburg R.R. 4s,	15,000	15,187 50	15,000 00
Fitchburg R.R. 4½s,	5,000	5,425 00	5,000 00
Maine Central R.R. 4s,	7,000	7,210 00	7,000 00
Old Colony R.R. 4s,	6,000	6,360 00	6,000 00
	\$69,000	\$72,257 50	\$69,000 00

Merrimac Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,000 00	3½ per cent.	\$162,950 00	5 per cent.	\$92,202 00	6 per cent.
13,500 00	4 “	11,400 00	5½ “	300 00	7 “
46,500 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$10,020 00
Assessed value of the same,	11,500 00
Net income received from same during year ending Oct. 31, 1897,	201 91
Number of loans which are of an amount not exceeding \$3,000 each, 157	
Aggregate amount of the same,	122,552 00
Total number of loans upon real estate,	162
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	24,842 15
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,707 20 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 9,790 08 }	19,497 28
Number of accounts opened during the year ending Oct. 31, 1897,	101
Number of accounts closed during the year ending Oct. 31, 1897,	102
Total number of open accounts Oct. 31, 1897,	1,486
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,015 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	49,570 26
Number of same,	635
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	60,740 47
Number of same,	747
Date of examination by commissioner: June 7.	

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. F. VARNUM,

N. G. LAMSON,

H. C. HOWE,

P. P. PERHAM,

C. E. ADAMS,

B. F. SARGENT.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$105,850 25	Deposits, . . .	\$1,386,567 54
Loans on bank stock, . . .	4,200 00	Guaranty fund, . . .	53,000 00
Railroad bonds, as per schedule, . . .	57,000 00	Profit and loss account, . . .	69,906 59
Real estate by foreclosure, . . .	8,500 00		
Loans on real estate, . . .	844,984 22		
Loans on personal security, . . .	398,187 36		
Loans to counties, cities or towns (notes), . . .	6,000 00		
Loans on depositors' books, . . .	1,820 00		
Deposits in banks, on interest, . . .	80,390 47		
Cash on hand, . . .	2,541 83		
	<u>\$1,509,474 13</u>		<u>\$1,509,474 13</u>

Cash on Deposit in Banks, amount in each :—

Old Lowell National Bank, Lowell,	\$15,000 00
Wamesit National Bank, Lowell,	65,390 47

Loans on Bank Stock, amount on each :—

5 shares Wamesit National Bank, Lowell,	\$500 00
17 shares Wamesit National Bank, Lowell,	1,700 00
20 shares Wamesit National Bank, Lowell,	2,000 00

Merrimack River Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$2,750 00	\$2,845 00
45	Atlas National Bank, Boston, .	4,500	5,175 00	4,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,445 00	1,700 00
50	Boston Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
20	Columbian N'l Bank, Boston, .	2,000	2,000 00	2,000 00
15	Continental N'l Bank, Boston, .	1,500	1,500 00	1,837 50
20	Eliot National Bank, Boston, .	2,000	2,520 00	2,405 00
28	Faneuil Hall N'l B'k, Boston, .	2,800	3,654 00	3,654 00
23	Fourth National Bank, Boston, .	2,300	2,760 00	2,300 00
20	Globe Nat'l Bank, Boston, .	2,000	1,500 00	2,000 00
35	Hamilton Nat'l Bank, Boston, .	3,500	3,745 00	3,844 50
40	Howard Nat'l Bank, Boston, .	4,000	3,600 00	4,000 00
40	Metropolitan N'l Bank, Boston, .	4,000	3,600 00	4,000 00
51	N'l B'k of Commerce, Boston, .	5,100	5,610 00	6,076 75
62	N'l B'k of No. America, Boston, .	6,200	6,200 00	7,351 50
104	N'l B'k of Redemption, Boston, .	10,400	12,272 00	12,491 50
79	N'l Hide & Leather B'k, Boston, .	7,900	8,453 00	8,292 50
7	Nat'l Webster Bank, Boston, .	700	721 00	700 00
15	North National Bank, Boston, .	1,500	1,500 00	1,500 00
34	Old Boston N'l Bank, Boston, .	3,400	3,570 00	3,554 50
55	Shawmut Nat'l Bank, Boston, .	5,500	6,325 00	6,592 50
7	State National Bank, Boston, .	700	770 00	700 00
16	Suffolk Nat'l Bank, Boston, .	1,600	1,680 00	1,600 00
28	Tremont Nat'l Bank, Boston, .	2,800	2,100 00	2,800 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,105 00	14,105 00
		\$93,800	\$102,055 00	\$105,850 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$15,000	\$16,500 00	\$15,000 00
Boston & Lowell R.R. 4s,	20,000	21,200 00	20,000 00
Cheshire R.R. 6s,	2,000	2,000 00	2,000 00
Fitchburg R.R. 4s,	10,000	10,500 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,800 00	10,000 00
		\$57,000	\$61,000 00
			\$57,000 00

Merrimack River Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$65,390 47	2 per cent.	\$75,000 00	4½ per cent.	\$83,337 36	5½ per cent.
15,000 00	2½ “	136,000 00	4½ “	72,610 00	6 “
146,000 00	4 “	740,804 22	5 “	1,440 00	7 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$8,500 00
Assessed value of the same,	9,750 00
Net income received from same during year ending Oct. 31, 1897, . . .	283 18
Number of loans which are of an amount not exceeding \$3,000 each, 199	
Aggregate amount of the same,	314,017 36
Total number of loans upon real estate,	264
Amount of investments from which no income is received,	7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	68,315 22
Times for the dividends fixed by the by-laws, first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,163 52 } during the year ending Oct. 31, 1897, { 2 per cent., 26,688 86 }	52,852 38
Number of accounts opened during the year ending Oct. 31, 1897, . . .	302
Number of accounts closed during the year ending Oct. 31, 1897, . . .	254
Total number of open accounts Oct. 31, 1897,	2,568
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,486 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	175,495 68
Number of same,	1,560
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	184,158 59
Number of same,	1,748
Date of examination by commissioner: April 13.	

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 32.

JAMES H. HARLOW, *Vice-President.**

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES H. HARLOW,

EVERETT T. LINCOLN,

CHARLES F. CORNISH,

MATTHEW H. CUSHING.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$152,750 00	Deposits, . . .	\$993,142 56
Bank stock, as per schedule, .	11,100 00	Guaranty fund, . .	36,500 00
Loans on bank stock, . . .	400 00	Interest account, .	16,367 01
Railroad bonds, as per schedule,	59,000 00		
Real estate (for banking purposes),	44,000 00		
Real estate by foreclosure, . . .	9,721 00		
Loans on real estate,	486,840 95		
Loans on personal security, . . .	129,465 05		
Loans to counties, cities or towns (notes),	93,005 00		
Loans on depositors' books, . . .	200 00		
Deposits in banks, on interest, .	56,669 18		
Cash on hand,	2,858 39		
	\$1,046,009 57		\$1,046,009 57

Cash on Deposit in Banks, amount in each : —

Mechanics' National Bank, Boston,	\$4,830 00
Winthrop National Bank, Boston,	322 21
First National Bank, Merrimac,	10,000 00
Middleborough National Bank, Middleborough,	11,516 97
Pyncheon National Bank, Springfield,	30,000 00

Loan on Bank Stock : —

5 shares Middleborough National Bank, Middleborough,	\$400 00
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* President deceased.

Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$10,350 00	\$10,000 00
of Boston, Mass., 4s, . . .	6,000	6,022 50	6,000 00
of Burrillville, R. I., 4s, . . .	5,000	5,100 00	5,000 00
of Canton, Ohio, 5s, . . .	29,600	30,582 00	29,600 00
of Chicago, Ill., 7s, . . .	3,000	3,090 00	3,000 00
of Dayton, Ohio, 5s, . . .	10,000	11,375 00	10,000 00*
of Dover, N. H., 4s, . . .	5,000	5,050 00	5,000 00
of Fort Wayne, Ind., 4½s, . . .	5,000	5,437 50	5,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,000 00	10,000 00
of Lynn, Mass., 4s, . . .	15,000	15,712 50	15,000 00
of Oshkosh, Wis., 4½s, . . .	22,000	23,217 50	22,000 00
of Rockford, Ill., 4½s, . . .	10,000	10,600 00	10,000 00
of Springfield, Ohio, 6s, . . .	2,000	2,030 00	2,000 00
of Youngstown, Ohio, 6s, . . .	4,150	4,359 00	4,150 00
Town of Weymouth, Mass., 4s, . . .	6,000	6,300 00	6,000 00
United States 5s, . . .	10,000	11,525 00	10,000 00
	\$152,750	\$161,751 00	\$152,750 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston, . .	\$3,300	\$3,120 00	\$3,300 00
14	Suffolk National Bank, Boston, .	1,400	1,428 00	1,400 00
11	Tremont Nat'l Bank, Boston, . .	1,100	781 00	1,100 00
12	Middleborough National Bank, Middleborough, . . .	1,200	1,260 00	1,200 00
30	National Bank of Commerce, New Bedford, . . .	3,000	1,800 00	3,000 00
11	Plymouth N'l Bank, Plymouth, .	1,100	1,133 00	1,100 00
		\$11,100	\$9,522 00	\$11,100 00

Middleborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,550 00	\$20,000 00
Dexter & Newport R.R. 4s, . . .	5,000	5,175 00	5,000 00
Fitchburg R.R. 4s,	6,000	} 14,845 00	{ 6,000 00
Fitchburg R.R. 5s,	8,000		
Grafton & Upton R.R. 4s, . . .	5,000	5,125 00	5,000 00
Old Colony R.R. 4s,	10,000	10,750 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,262 50	5,000 00
	\$59,000	\$61,707 50	\$59,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,839 18	2½ per cent.	\$89,150 00	4 per cent.	\$93,000 00	5 per cent.
14,830 00	3 “	15,455 00	4½ “	24,337 33	5½ “
15,000 00	3½ “	5,700 00	4½ “	497,268 67	6 “

Amount invested in real estate for banking purposes,	\$44,000 00
Estimated value of the same,	44,000 00
Assessed value of the same,	36,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,569 71
Value, by books, of other real estate held or owned by foreclosure or otherwise,	9,721 00
Assessed value of the same,	9,745 00
Number of loans which are of an amount not exceeding \$3,000 each, 686	
Aggregate amount of the same,	431,280 88
Total number of loans upon real estate,	512
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	50,706 24
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,132 48 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 18,797 11 }	36,929 59
Number of accounts opened during the year ending Oct. 31, 1897, . . .	451
Number of accounts closed during the year ending Oct. 31, 1897, . . .	319
Total number of open accounts Oct. 31, 1897,	3,268
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,774 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	181,798 56
Number of same,	2,808
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	158,305 99
Number of same,	2,263
Date of examination by commissioner: April 23.	

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated March 4, 1835. Present number of corporators, 20.

A MUEL HOAR, *President.*

HENRY J. HOSMER, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL HOAR,

LORENZO EATON,

CHARLES H. WALCOTT,

CHARLES E. BROWN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12.15 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$209,300 00	Deposits,	\$1,427,825 65
Railroad bonds, as per schedule, . .	257,000 00	Guaranty fund, . .	63,500 00
Real estate (for banking purposes),	10,000 00	Interest account, . .	29,526 98
Real estate by foreclosure,	3,535 50	Profit and loss account,	3,809 52
Loans on real estate,	503,075 00		
Loans on personal security,	419,950 00		
Loans to counties, cities or towns (notes),	55,200 00		
Deposits in banks, on interest,	56,718 75		
Deposits in banks, not on interest,	1,893 74		
Expense account,	2,320 95		
50 shares Howland Mills Corp'n stock,*	5,000 00		
Cash on hand,	668 21		
	<hr/>		<hr/>
	\$1,524,662 15		\$1,524,662 15

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Union Bank, Boston,	\$56,718 75
Concord National Bank, Concord,	1,893 74

Middlesex Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone N'l Bank, Boston, .	\$6,600	\$5,610 00	\$6,600 00
100	Boston National Bank, Boston, .	10,000	9,000 00	10,000 00
50	Central Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
50	Columbian Nat'l B'k, Boston, .	5,000	4,175 00	5,000 00
27	Continental N'l Bank, Boston, .	2,700	2,754 00	2,700 00
150	Eliot Nat'l Bank, Boston, .	15,000	17,700 00	15,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	12,500 00	10,000 00
28	First National Bank, Boston, .	2,800	6,216 00	2,800 00
21	Hamilton Nat'l Bank, Boston, .	2,100	2,131 50	2,100 00
150	Howard Nat'l Bank, Boston, .	15,000	13,050 00	15,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	3,750 00	5,000 00
25	Market Nat'l Bank, Boston, .	2,500	1,625 00	2,500 00
150	Merchants' Nat'l B'k, Boston, .	15,000	22,650 00	15,000 00
100	N'l B'k of Commerce, Boston, .	10,000	10,500 00	10,000 00
100	N'l B'k of No. America, Boston, .	10,000	9,300 00	10,000 00
100	National City Bank, Boston, .	10,000	6,800 00	10,000 00
125	National Eagle Bank, Boston, .	12,500	9,375 00	12,500 00
60	N'l Hide & Leather B'k, Boston, .	6,000	6,270 00	6,000 00
100	Nat'l Revere Bank, Boston, .	10,000	8,000 00	10,000 00
100	National Webster B'k, Boston, .	10,000	10,150 00	10,000 00
6	Old Boston N'l Bank, Boston, .	600	618 00	600 00
45	Second National Bank, Boston, .	4,500	7,830 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
40	Shoe & Leather N'l B'k, Boston, .	4,000	3,680 00	4,000 00
100	State National Bank, Boston, .	10,000	10,800 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,500 00	5,000 00
100	Concord Nat'l Bank, Boston, .	10,000	15,000 00	10,000 00
		\$209,300	\$219,534 50	\$209,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$15,000	\$15,600 00	\$15,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,600 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	29,750 00	25,000 00
Concord & Montreal R.R. 4s, . . .	50,000	52,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s, . . .	10,000	10,500 00	10,000 00
Eastern R.R. 6s, . . .	37,000	44,400 00	37,000 00
Fitchburg R.R. 4s, . . .	20,000	20,800 00	20,000 00
Fitchburg R.R. 5s, . . .	25,000	26,500 00	25,000 00
Maine Central R.R. 4s, . . .	15,000	15,300 00	15,000 00
Maine Central R.R. 4½s, . . .	20,000	21,600 00	20,000 00
Old Colony R.R. 4s, . . .	20,000	21,500 00	20,000 00
Sullivan County R.R. 4s, . . .	10,000	10,300 00	10,000 00
	\$257,000	\$278,850 00	\$257,000 00

Middlesex Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,718 75	2 per cent.	\$25,000 00	4 $\frac{3}{4}$ per cent.	\$89,750 00	5 $\frac{1}{2}$ per cent.
35,000 00	3 $\frac{1}{2}$ "	117,000 00	4 $\frac{1}{2}$ "	135,125 00	6 "
92,700 00	4 "	28,000 00	4 $\frac{3}{4}$ "	1,900 00	6 $\frac{1}{2}$ "
110,000 00	4 $\frac{1}{4}$ "	343,050 00	5 "	700 00	7 "

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	8,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,535 50
Assessed value of the same,	4,975 00
Number of loans which are of an amount not exceeding \$3,000 each, 192	
Aggregate amount of the same,	261,175 00
Total number of loans upon real estate,	209
Amount of investments from which no income is received,	10,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	68,049 29
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,275 06 } during the year ending Oct. 31, 1897, { 2 per cent., 26,818 97 }	53,094 03
Number of accounts opened during the year ending Oct. 31, 1897,	485
Number of accounts closed during the year ending Oct. 31, 1897,	376
Total number of open accounts Oct. 31, 1897,	4,301
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	6,485 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	221,055 67
Number of same,	2,816
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	217,729 08
Number of same,	2,454
Date of examination by commissioner: March 12.	

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 44.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES F. CLAFLIN,

JOHN P. DANIELS,

JESSE A. TAFT.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$246,000 00	Deposits, . . .	\$1,949,444 86
Bank stock, as per schedule, .	179,674 74	Guaranty fund, .	63,253 60
Loans on bank stock, . . .	7,530 00	Profit and loss ac-	
Railroad bonds, as per schedule,	199,000 00	count, . . .	17,402 31
Loans on railroad stock, . . .	26,500 00		
Real estate (for banking pur-			
poses),	25,000 00		
Real estate by foreclosure, . .	10,866 00		
Loans on real estate,	672,966 00		
Loans on personal security, . .	526,085 00		
Loans to counties, cities or towns			
(notes),	93,200 00		
Deposits in banks, on interest, .	21,281 52		
Deposits in banks, not on interest,	9,997 51		
Omaha Water Company stock			
and bonds,*	12,000 00		
	<u>\$2,030,100 77</u>		<u>\$2,030,100 77</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$1,281 52
Milford National Bank, Milford,	29,997 51

Loans on Bank Stock, amount on each:—

2 shares Milford National Bank, Milford,	\$180 00
5 shares Milford National Bank, Milford,	250 00
6 shares Milford National Bank, Milford,	600 00

Milford Savings Bank — Continued.

8 shares Milford National Bank, Milford,	\$500 00
10 shares Milford National Bank, Milford,	1,000 00
50 shares Milford National Bank, Milford,	5,000 00

Loans on Railroad Stock, amount on each :—

10 shares Boston & Albany R.R.,	\$1,500 00
240 shares Boston & Maine R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$25,000	\$27,495 00	\$25,000 00
of Bridgeport, Conn., 4s,	6,000	6,480 00	6,000 00
of Cleveland, Ohio, 4s,	14,000	14,380 00	14,000 00
of Cleveland, Ohio, 5s,	6,000	6,420 00	6,000 00
of Dayton, Ohio, 4s,	15,000	15,450 00	15,000 00*
of Grand Rapids, Mich., 4½s,	6,000	6,540 00	6,000 00
of New Britain, Conn., 4s,	20,000	20,700 00	20,000 00
of Newport, R. I., 4s,	10,000	11,100 00	10,000 00
of Portland, Me., 6s,	2,000	2,440 00	2,000 00
of Providence, R. I., 5s,	25,000	28,100 00	25,000 00
of Somerville, Mass., 4s,	20,000	20,400 00	20,000 00
of Woonsocket, R. I., 4s,	15,000	15,825 00	15,000 00*
Town of Ashland, Mass., 4s,	500	500 00	500 00
of Beverly, Mass., 4s,	15,000	16,125 00	15,000 00
of Framingham, Mass., 4s,	20,000	21,000 00	20,000 00
of Maynard, Mass., 4s,	20,000	21,600 00	20,000 00
of Weymouth, Mass., 4s,	10,000	10,800 00	10,000 00
United States 4s,	16,500	18,618 75	16,500 00
	\$246,000	\$263,973 75	\$246,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic National Bank, Boston,	\$1,000	\$1,080 00	\$1,530 00
50	Atlas National Bank, Boston,	5,000	5,337 50	6,500 00
15	Blackstone N'l Bank, Boston,	1,500	1,275 00	1,500 00
7	Boylston Nat'l Bank, Boston,	700	833 00	1,070 12
150	Central National Bank, Boston,	15,000	16,050 00	22,000 00
25	Continental N'l Bank, Boston,	2,500	2,550 00	2,955 25
48	Eliot National Bank, Boston,	4,800	5,652 00	5,682 99
40	Freeman's Nat'l Bank, Boston,	4,000	3,400 00	4,000 00
42	Howard National Bank, Boston,	4,200	3,643 50	4,200 00
100	National Bank of the Common- wealth, Boston,	10,000	14,150 00	13,900 00

Milford Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
110	N'l B'k of Redemption, Boston,	\$11,000	\$12,567 50	\$15,655 00
5	National Eagle Bank, Boston,	500	375 00	500 00
25	Nat'l Exchange Bank, Boston,	2,500	3,175 00	3,581 25
100	N'l Hide & Leather B'k, Boston,	10,000	10,450 00	10,659 50
30	National Revere Bank, Boston,	3,000	2,400 00	3,000 00
47	National Union Bank, Boston,	4,700	6,110 00	7,496 50
4	Nat'l Webster Bank, Boston, .	400	406 00	400 00
78	North National Bank, Boston,	7,800	7,234 50	9,981 63
100	Shawmut Nat'l Bank, Boston,	10,000	11,100 00	12,057 50
2	Shoe & Leather N'l B'k, Boston,	200	184 00	200 00
40	Washington N'l Bank, Boston,	4,000	3,980 00	5,505 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
18	Hopkinton N'l B'k, Hopkinton,	1,800	1,800 00	1,800 00
75	Home National Bank, Milford,	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		\$148,400	\$181,953 00	\$179,674 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Co. 3½s, . .	\$50,000	\$52,000 00	\$50,000 00
Boston & Albany R.R. 5s, . .	25,000	26,500 00	25,000 00
Boston & Lowell R.R. 4s, . .	20,000	21,400 00	20,000 00
Boston & Maine R.R. 4s, . .	10,000	10,800 00	10,000 00
Boston & Maine R.R. 4½s, . .	15,000	18,000 00	15,000 00
Fitchburg R.R. 4s, . .	15,000	15,300 00	15,000 00
Fitchburg R.R. 5s, . .	15,000	16,650 00	15,000 00
Milford & Woonsocket R.R. 5s, .	4,000	4,000 00	4,000 00
Old Colony R.R. 4s, . .	10,000	10,800 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	15,000	16,050 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,000 00	20,000 00
	\$199,000	\$212,500 00	\$199,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,281 52	2 per cent.	\$5,300 00	4¾ per cent.	\$84,120 00	6 per cent.
558,000 00	4 " "	482,836 00	5 " "	950 00	6½ " "
166,700 00	4½ " "	26,800 00	5½ " "	1,575 00	7 " "

Milford Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1897,	1,304 76
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,866 00
Assessed value of the same,	14,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 362	
Aggregate amount of the same,	347,631 00
Total number of loans upon real estate,	385
Amount of investments from which no income is received,	10,866 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	89,358 70
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$35,989 56 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 36,648 63 }	72,638 19
Number of accounts opened during the year ending Oct. 31, 1897,	829
Number of accounts closed during the year ending Oct. 31, 1897,	578
Total number of open accounts Oct. 31, 1897,	5,939
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	3,655 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	335,846 11
Number of same,	4,869
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	323,045 80
Number of same,	4,899
Date of examination by commissioner: March 26.	

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 40.

IRA N. GODDARD, *President.*

AMOS ARMSBY, *Treasurer.*

DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

IRA N. GODDARD, *ex-officio*,

A. S. WINTER,

DAMIEN DUCHARME,

GEORGE J. DUDLEY,

HENRY W. CARTER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$83,000 00	Deposits, . . .	\$838,334 67
Bank stock, as per schedule, .	142,450 00	Guaranty fund, . .	41,000 00
Loans on bank stock, . . .	2,875 00	Interest account, . .	25,121 70
Railroad bonds, as per schedule, .	65,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	150 00	count, . . .	14,000 00
Real estate (for banking pur-		Rents, . . .	284 00
poses),	15,500 00		
Real estate by foreclosure, . .	6,296 11		
Loans on real estate,	353,975 00		
Loans on personal security, . .	161,242 47		
Loans to counties, cities or towns			
(notes),	51,600 00		
Deposits in banks, on interest, .	34,624 85		
Expense account,	1,382 19		
Insurance,	85 41		
Cash on hand,	559 34		
	<u>\$918,740 37</u>		<u>\$918,740 37</u>

Cash on Deposit in Bank :—

Millbury National Bank, Millbury, \$34,624 85*

Loan on Bank Stock :—

27 shares Millbury National Bank, Millbury, \$2,875 00†

Loan on Railroad Stock :—

1 share Boston & Albany R.R., \$150 00

* Since reduced within the legal limit.

† This loan, in excess of the legal limit, has since been paid.

Millbury Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . .	\$10,000	\$10,100 00	\$10,000 00*
of Kansas City, Mo., 4½s, . .	25,000	27,500 00	25,000 00
of Milwaukee, Wis., 5s, . .	10,000	11,250 00	10,000 00
of New Britain, Conn., 4s, . .	10,000	10,300 00	10,000 00
of Saginaw, Mich., 4s, . .	10,000	10,150 00	10,000 00
of Youngstown, Ohio, 5s, . .	15,000	15,600 00	15,000 00
Town of Westborough, Mass., 5s, .	3,000	3,345 00	3,000 00
	\$83,000	\$88,245 00	\$83,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,375 00	\$5,000 00
42	Blackstone N'l Bank, Boston, .	4,200	3,570 00	4,200 00
49	Boston Nat'l Bank, Boston, .	4,900	4,416 13	4,900 00
20	Continental N'l Bank, Boston, .	2,000	2,045 00	2,000 00
100	Eliot National Bank, Boston, .	10,000	11,775 00	10,000 00
50	First Ward N'l Bank, Boston, .	5,000	6,250 00	5,000 00
42	Globe National Bank, Boston, .	4,200	3,528 00	4,200 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,562 50	2,500 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,575 00	2,500 00
23	Merchants' N'l Bank, Boston, .	2,300	3,496 00	2,300 00
57	N'l Bank of Commerce, Boston, .	5,700	6,013 50	5,700 00
200	National Bank of the Common- wealth, Boston,	20,000	28,400 00	20,000 00
15	N'l B'k of No. America, Boston, .	1,500	1,395 00	1,500 00
12	National Eagle Bank, Boston, .	1,200	900 00	1,200 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,212 50	5,000 00
40	North Nat'l Bank, Boston, . .	4,000	3,710 00	4,000 00
3	Old Boston Nat'l Bank, Boston, .	300	309 00	300 00
35	Second National Bank, Boston, .	3,500	6,133 75	3,500 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,778 12	2,500 00
74	Shoe & Leather N'l B'k, Boston, .	7,400	6,808 00	7,400 00
25	South End Nat'l Bank, Boston, .	2,500	1,625 00	2,500 00
50	State National Bank, Boston, .	5,000	5,412 50	5,000 00
13	Suffolk National Bank, Boston, .	1,300	1,334 12	1,300 00
68	Third National Bank, Boston, .	6,800	6,120 00	6,800 00
15	Winthrop N'l Bank, Boston, . .	1,500	1,950 00	1,500 00
30	Grafton Nat'l Bank, Grafton, . .	3,000	3,000 00	3,000 00
3	Leicester N'l Bank, Leicester, .	300	450 00	300 00
87	Millbury N'l Bank, Millbury, . .	8,700	9,135 00	8,700 00
40	Second N'l B'k, Norwich, Ct, . .	4,000	4,000 00	4,000 00

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Share.		Par Value.	Estimated Market Value.	Amount Invested.
12½	Oxford Nat'l Bank, Oxford, .	\$1,250	\$1,250 00	\$1,250 00
36	Central N'l Bank, Worcester, .	3,600	4,860 00	3,600 00
5	Citizens' N'l Bank, Worcester,	500	675 00	500 00
27	City Nat'l Bank, Worcester, .	2,700	3,915 00	2,700 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,496 00	1,700 00
50	Quinsigamond National Bank, Worcester,	5,000	7,150 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,305 00	900 00
		\$142,450	\$160,930 12	\$142,450 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$5,000	\$5,500 00	\$5,000 00
Fitchburg R.R. 4s,	20,000	20,590 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,200 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,600 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,500 00	10,000 00
	\$65,000	\$69,990 00	\$65,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,715 22	0 per cent.	\$138,800 00	4 per cent.	\$239,262 25	5 per cent.
4,624 85	2 "	20,000 00	4½ "	133,765 00	6 "
30,000 00	3 "	27,800 00	4½ "	500 00	7 "

Amount invested in real estate for banking purposes, \$15,500 00
 Estimated value of the same, 18,000 00
 Assessed value of the same, 11,800 00
 Net income received from same during year ending Oct. 31, 1897, . . . 1,014 00

Millbury Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$6,296 11
Assessed value of the same,	13,870 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,041 00
Number of loans which are of an amount not exceeding \$3,000 each, 258	
Aggregate amount of the same,	260,915 00
Total number of loans upon real estate, 264	
Amount of investments from which no income is received,	9,715 22
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	47,003 46
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,224 95 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 16,454 06 }	33,679 01
Number of accounts opened during the year ending Oct. 31, 1897, 156	
Number of accounts closed during the year ending Oct. 31, 1897, 234	
Total number of open accounts Oct. 31, 1897, 1,952	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,395 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	65,948 75
Number of same, 973	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	143,278 92
Number of same, 1,503	
Date of examination by commissioner: April 26.	

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 27.

EDWARD F. MORRIS, *President.*

FRANK E. MORRIS, *Treasurer.*

FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. D. NORCROSS,

E. F. MORRIS,

R. M. REYNOLDS,

D. G. POTTER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	\$152,000 00	Deposits,	\$915,787 74
Bank stock, as per schedule,	42,500 00	Guaranty fund,	45,000 00
Loans on bank stock,	6,325 00	Interest account,	33,933 73
Railroad bonds, as per schedule,	85,000 00	Profit and loss account,	1,884 45
Real estate (for banking purposes),	37,000 00		
Loans on real estate,	604,052 00		
Loans on personal security,	11,100 00		
Loans on depositors' books,	25 00		
Deposits in banks, on interest,	52,242 30		
Deposits in banks, not on interest,	4,098 77		
Expense account,	272 86		
Cash on hand,	1,089 99		
	\$995,705 92		\$995,705 92

Cash on Deposit in Banks, amount in each :—

City National Bank, Holyoke,	\$5,000 00
Monson National Bank, Monson,	4,098 77
Chicopee National Bank, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	8,413 99
Springfield National Bank, Springfield,	8,828 31

Loans on Bank Stock, amount on each :—

43 shares Monson National Bank, Monson,	\$3,500 00
25 shares Palmer National Bank, Palmer,	2,500 00
5 shares Springfield National Bank, Springfield,	325 00

Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$10,125 00	\$10,000 00
of Brockton, Mass., 4s, . . .	10,000	10,625 00	10,000 00
of Chicago, Ill., 4s, . . .	10,000	10,100 00	10,000 00
of Cleveland, Ohio, 5s, . . .	10,000	10,675 00	10,000 00
of Everett, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	10,925 00	10,000 00
of Holyoke, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Malden, Mass., 4s, . . .	10,000	10,750 00	10,000 00
of Newton, Mass., 4s, . . .	10,000	10,900 00	10,000 00
of Youngstown, Ohio, 5s, . . .	10,000	10,425 00	10,000 00
Town of Burlington, Vt., 4s, . . .	5,000	5,125 00	5,000 00
of Methuen, Mass., 4s, . . .	5,000	5,275 00	5,000 00
of Monson, Mass., 4s, . . .	22,000	23,100 00	22,000 00
of Natick, Mass., 4s, . . .	10,000	10,600 00	10,000 00
	\$152,000	\$160,575 00	\$152,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston, .	\$1,000	\$1,000 00	\$1,000 00
25	Eliot Nat'l Bank, Boston, .	2,500	2,925 00	2,500 00
5	Massachusetts N'l B'k, Boston, .	500	500 00	500 00
30	Merchants' N'l Bank, Boston, .	3,000	4,500 00	3,000 00
25	N'l B'k of Commerce, Boston, .	2,500	2,625 00	2,500 00
20	N'l B'k of No. America, Boston, .	2,000	2,000 00	2,000 00
25	N'l B'k of Redemption, Boston, .	2,500	2,850 00	2,500 00
20	National Eagle Bank, Boston, .	2,000	2,000 00	2,000 00
5	Nat'l Exchange Bank, Boston, .	500	625 00	500 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,040 00	1,000 00
11	Nat'l Revere Bank, Boston, .	1,100	1,100 00	1,100 00
6	Nat'l Webster Bank, Boston, .	600	606 00	600 00
20	North Nat'l B'k, Boston, .	2,000	2,000 00	2,000 00
5	State National Bank, Boston, .	500	540 00	500 00
26	Suffolk National Bank, Boston, .	2,600	2,652 00	2,600 00
5	Tremont Nat'l Bank, Boston, .	500	500 00	500 00
25	City National Bank, Holyoke, .	2,500	2,625 00	2,500 00
90	Monson Nat'l Bank, Monson, .	9,000	11,700 00	9,000 00
19	Agawam N'l B'k, Springfield, .	1,900	1,900 00	1,900 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,400 00	2,000 00
3	Ware National Bank, Ware, .	300	300 00	300 00
		\$42,500	\$49,188 00	\$42,500 00

Monson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,350 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,650 00	10,000 00
Boston & Providence R.R. 4s, . .	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,450 00	10,000 00
Connecticut River R.R. 4s, . . .	10,000	10,800 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,750 00	10,000 00
Eastern R.R. 6s,	5,000	5,600 00	5,000 00
Maine Central R.R. 4s,	10,000	10,300 00	10,000 00
Old Colony R.R. 4s,	10,000	10,750 00	10,000 00
	\$85,000	\$90,250 00	\$85,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,242 30 603,777 00	4 per cent. 5 “	\$2,000 00	5½ per cent.	\$15,725 00	6 per cent.

Amount invested in real estate for banking purposes,	\$37,000 00
Estimated value of the same,	37,000 00
Assessed value of the same,	18,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,325 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	225
Aggregate amount of the same,	318,840 00
Total number of loans upon real estate,	280
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	46,263 12
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,356 42 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 17,590 50 }	34,946 92
Number of accounts opened during the year ending Oct. 31, 1897, . . .	289
Number of accounts closed during the year ending Oct. 31, 1897, . . .	217
Total number of open accounts Oct. 31, 1897,	2,239
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	3,224 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	125,739 51
Number of same,	1,373
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	136,186 16
Number of same,	1,334
Date of examination by commissioner: August 24.	

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 40.

DAVID FOLGER, *President.*

GEORGE H. BROCK, *Treasurer.*

GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID FOLGER,

ALMON T. MOWRY.

DAVID PARKER,

HENRY PADDOCK,

L. F. BUCHANAN.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$72,500 00	Deposits,	\$483,355 51
Bank stock, as per schedule, .	20,300 00	Guaranty fund, .	22,302 59
Loans on bank stock,	475 00	Profit and loss ac-	
Railroad bonds, as per schedule,	32,500 00	count,	24,900 05
Real estate (for banking pur-			
poses),	5,400 00		
Real estate by foreclosure, . .	3,000 00		
Loans on real estate,	339,416 74		
Loans on personal security, . .	26,600 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Loans on depositors' books, . .	250 00		
Deposits in banks, on interest, .	23,528 44		
Expense account,	630 95		
Cash on hand,	957 02		
	\$530,558 15		\$530,558 15

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	\$10,479 73
Shoe and Leather National Bank, Boston,	8,050 06
Pacific National Bank, Nantucket,	4,998 65

Loan on Bank Stock:—

6 shares Pacific National Bank, Nantucket,	\$475 00
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Nantucket Institution for Savings — Continued

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	\$5,000	\$5,225 00	\$5,000 00
of Detroit, Mich., 7s, . .	1,000	1,205 00	1,000 00
of East Saginaw, Mich., 4½s, . .	7,000	7,245 00	7,000 00
of Fall River, Mass., 6s, . .	6,000	6,210 00	6,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	10,900 00	10,000 00
of Milwaukee, Wis., 5s, . .	10,000	10,450 00	10,000 00
of New London, Conn., 7s, . .	1,000	1,205 00	1,000 00
of Oshkosh, Wis., 4½s, . .	2,500	2,631 25	2,500 00
of Rockford, Ill., 4½s, . .	4,000	4,240 00	4,000 00
of Saginaw, Mich., 4½s, . .	5,000	5,450 00	5,000 00
of Sioux City, Iowa, 4½s, . .	15,000	15,900 00	15,000 00
Town of Beverly, Mass., 4s, . .	1,000	1,047 50	1,000 00
District of Columbia 6s, . .	5,000	5,600 00	5,000 00
	\$72,500	\$77,308 75	\$72,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l B'k, Boston, .	\$700	\$595 00	\$700 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,190 00	1,000 00
10	Columbian Nat'l B'k, Boston, .	1,000	835 00	1,000 00
10	Continental N'l B'k, Boston, .	1,000	1,022 50	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,766 25	1,500 00
10	Faneuil Hall N'l Bank, Boston,	1,000	1,250 00	1,000 00
19	Lincoln Nat'l Bank, Boston, .	1,900	1,330 00	1,900 00
8	Metropolitan N'l Bank, Boston,	800	720 00	800 00
10	N'l B'k of No. America, Boston,	1,000	930 00	1,000 00
10	Nat'l Exchange Bank, Boston,	1,000	1,257 50	1,000 00
15	National Revere Bank, Boston,	1,500	1,203 75	1,500 00
20	North National Bank, Boston,	2,000	1,860 00	2,000 00
10	Old Boston N'l B'k, Boston, .	1,000	1,030 00	1,000 00
15	Shawmut Nat'l Bank, Boston,	1,500	1,666 87	1,500 00
10	South End Nat'l Bank, Boston,	1,000	650 00	1,000 00
14	National Bank of Commerce, New Bedford,	1,400	1,050 00	1,400 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
		\$20,300	\$19,656 87	\$20,300 00

Nantucket Institution for Savings—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,125 00	\$5,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,017 50	1,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,325 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,420 00	6,000 00
Maine Central R.R. 7s, . . .	5,000	6,700 00	5,000 00
Upper Coos R.R. 4s, . . .	500	500 00	500 00
Upper Coos R.R. 4½s, . . .	10,000	10,900 00	10,000 00
	\$32,500	\$35,987 50	\$32,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,528 44	2 per cent.	\$123,725 00	5 per cent.	\$197,366 74	6 per cent.
5,000 00	4 “	21,800 00	5½ “	350 00	7 “
23,500 00	4½ “				

Amount invested in real estate for banking purposes,	\$5,400 00
Estimated value of the same,	5,400 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1897, . . .	145 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	145 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	230
Aggregate amount of the same,	207,391 74
Total number of loans upon real estate,	236
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	26,856 24
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,116 41 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 9,289 61 }	18,406 02
Number of accounts opened during the year ending Oct. 31, 1897, . . .	125
Number of accounts closed during the year ending Oct. 31, 1897, . . .	113
Total number of open accounts Oct. 31, 1897,	1,266

Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$1,815 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	59,986 03
Number of same,	700
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	68,278 ²⁵ / ₁₀₀
Number of same,	1,069
Date of examination by commissioner: August 9.	

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 38.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD WINCH,

FRANCIS BIGELOW,

WILLIAM NUTT,

F. H. HAYES,

FREDERICK O. BASTON,

ALBERT MEAD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$194,000 00	Deposits,	\$1,573,886 56
Loans on public funds, . . .	500 00	Guaranty fund, . .	78,694 00
Bank stock, as per schedule, .	102,100 00	Interest account, .	18,867 14
Loans on bank stock,	8,375 00	Profit and loss ac-	
Railroad bonds, as per schedule,	143,000 00	count,	45,121 28
Real estate (for banking pur-			
poses),	26,696 34		
Real estate by foreclosure, . .	6,333 95		
Loans on real estate,	1,009,029 00		
Loans on personal security, . .	69,077 00		
Loans to counties, cities or towns			
(notes),	90,700 00		
Loans on depositors' books, . .	2,240 00		
Deposits in banks, on interest, .	58,530 91		
Expense account,	2,249 52		
Cash on hand,	3,737 23		
	\$1,716,568 98		\$1,716,568 98

Cash on Deposit in Banks, amount in each : —

North National Bank, Boston,	\$35,000 00
Natick National Bank, Natick,	23,530 91

Loan on Public Funds : —

\$1,000 United States 4s,	\$500 00
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Natick Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

50 shares Natick National Bank, Natick,	\$4,600 00
40 shares Natick National Bank, Natick,	3,600 00
2 shares Natick National Bank, Natick,	175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,650 00	\$10,000 00
of Boston, Mass., 6s,	10,000	11,350 00	10,000 00
of Cambridge, Mass., 6s,	12,000	13,950 00	12,000 00
of Cleveland, Ohio, 4s,	5,000	5,275 00	5,000 00
of Cleveland, Ohio, 6s,	2,000	2,030 00	2,000 00
of Fall River, Mass., 5s,	18,000	20,555 00	18,000 00
of Newton, Mass., 4s,	25,000	26,685 00	25,000 00
of Springfield, Ohio, 5s,	26,000	28,495 00	26,000 00
of Worcester, Mass., 4½s,	6,000	6,450 00	6,000 00
Town of Beverly, Mass., 4s,	7,000	7,455 00	7,000 00
of Brookline, Mass., 7s,	10,000	10,050 00	10,000 00
of Natick, Mass., 4s,	30,000	32,275 00	30,000 00
of Orange, Mass., 4s,	15,000	15,463 75	15,000 00
of Wellesley, Mass., 4s,	18,000	18,520 00	18,000 00
	\$194,000	\$209,203 75	\$194,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	\$2,600	\$2,782 00	\$2,600 00
115	Boston National Bank, Boston,	11,500	10,350 00	11,500 00
7	Boylston Nat'l Bank, Boston,	700	833 00	700 00
27	Central Nat'l Bank, Boston,	2,700	2,889 00	2,700 00
13	Columbian N'l Bank, Boston,	1,300	1,079 00	1,300 00
5	Continental N'l Bank, Boston,	500	510 00	500 00
19	Eliot National Bank, Boston,	1,900	2,223 00	1,900 00
70	Everett Nat'l Bank, Boston,	7,000	6,230 00	7,000 00
62	Howard Nat'l Bank, Boston,	6,200	5,332 00	6,200 00
46	Merchants' Nat'l Bank, Boston,	4,600	6,946 00	4,600 00
10	Metropolitan N'l B'k, Boston,	1,000	900 00	1,000 00
15	Monument N'l Bank, Boston,	1,500	3,285 00	1,500 00
46	N'l B'k of Commerce, Boston,	4,600	4,830 00	4,600 00
42	National Bank of the Commonwealth, Boston,	4,200	5,922 00	4,200 00
51	N'l B'k of No. America, Boston,	5,100	4,743 00	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,596 00	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,200 00	3,000 00

Natick Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Nat'l Exchange Bank, Boston,	\$1,500	\$1,905 00	\$1,500 00
27	North National Bank, Boston,	2,700	2,484 00	2,700 00
10	Second National Bank, Boston,	1,000	1,750 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,220 00	2,000 00
7	State National Bank, Boston, .	700	756 00	700 00
20	Winthrop Nat'l Bank, Boston, .	2,000	2,620 00	2,000 00
55	Home Nat'l Bank, Brockton, .	5,500	9,625 00	5,500 00
32	First National Bank, Chelsea, .	3,200	3,200 00	3,200 00
33	Dedham N'l Bank, Dedham, .	3,300	3,465 00	3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	6,475 00	3,700 00
120	Natick National Bank, Natick,	12,000	13,800 00	12,000 00
20	Newton N'l Bank, Newton, .	2,000	1,800 00	2,000 00
17	Framingham National Bank, South Framingham, .	1,700	1,955 00	1,700 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
		\$102,100	\$116,705 00	\$102,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,550 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	6,000	6,780 00	6,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,362 50	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 5s,	25,000	26,200 00	25,000 00
Maine Central R.R. 7s,	16,000	21,680 00	16,000 00
Old Colony R.R. 4s,	28,000	29,722 50	28,000 00
Vermont & Massachusetts R.R. 5s, .	23,000	24,610 00	23,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,700 00	10,000 00
		\$143,000	\$155,855 00
			\$143,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,530 91	2 per cent.	\$1,750 00	4 $\frac{3}{4}$ per cent.	\$247,792 00	6 per cent.
130,300 00	4 " "	682,508 00	5 " "	1,050 00	6 $\frac{1}{2}$ " "
11,100 00	4 $\frac{1}{2}$ " "	105,421 00	5 $\frac{1}{2}$ " "		

Natick Five Cents Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$26,696 34
Estimated value of the same,	25,000 00
Assessed value of the same,	17,300 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,333 95
Assessed value of the same,	7,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 546	
Aggregate amount of the same,	657,781 00
Total number of loans upon real estate, 557	
Amount of investments from which no income is received,	3,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	78,471 94
Times for the dividends fixed by the by-laws: first Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,838 47 } during the year ending Oct. 31, 1897, . . { 2 per cent., 27,823 19 }	\$54,661 66
Number of accounts opened during the year ending Oct. 31, 1897,	999
Number of accounts closed during the year ending Oct. 31, 1897,	536
Total number of open accounts Oct. 31, 1897,	6,678
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,158 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	378,865 53
Number of same,	6,984
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	305,019 60
Number of same,	5,228
Date of examination by commissioner: January 25.	

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 145.

LOUW SNOW, *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM BAYLIES,

LOUW SNOW,

THOMAS WILCOX,

PARKMAN M. LUND,

WILLIAM R. WING,

OTIS N. PIERCE,

OLIVER P. BRIGHTMAN,

GEORGE F. KINGMAN,

ANDREW G. PIERCE, Jr.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,070,500 00	Deposits,	\$6,552,423 32
Bank stock, as per schedule, .	181,500 00	Guaranty fund, .	304,381 10
Loans on bank stock,	31,400 00	Interest account, .	15,676 12
Railroad bonds, as per schedule, .	341,500 00	Profit and loss account,	2,556 29
Real estate (for banking purposes),	92,000 00	Surplus fund,	18,180 34
Real estate by foreclosure,	128,531 52	Suspense account, . .	869 80
Loans on real estate,	2,739,797 73	Rent account,	925 56
Loans on personal security,	2,031,589 52		
Loan to counties, cities or towns (notes),	20,500 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest, . .	192,252 93		
Expense account,	1,206 26		
Howland Mills Corp'n stock,* . .	55,000 00		
Cash on hand,	9,034 57		
	\$6,895,012 53		\$6,895,012 53

* Taken to secure indebtedness.

New Bedford Five Cents Savings Bank — Continued.

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$15,297 26
Citizens' National Bank, New Bedford,	25,478 76
First National Bank, New Bedford,	8,339 19
Mechanics' National Bank, New Bedford,	10,636 62
Merchants' National Bank, New Bedford,	12,353 74
National Bank of Commerce, New Bedford,	43,538 69
Third National Bank, Springfield,	62,931 56
Pyncheon National Bank, Springfield,	13,677 11

Loans on Bank Stock, amount on each : —

43 shares Fourth National Bank, Boston,	\$4,000 00
5 shares Citizens' National Bank, New Bedford,	4,500 00*
19 shares Merchants' National Bank, New Bedford,	
34 shares National Bank of Commerce, New Bedford,	
112 shares National Bank of Commerce, New Bedford,	7,000 00*
11 shares First National Bank, New Bedford,	1,000 00
8 shares National Exchange Bank, Boston,	2,000 00
2 shares National Bank of Redemption, Boston,	
8 shares Suffolk National Bank, Boston,	
7 shares Globe National Bank, Boston,	10,000 00
125 shares Citizens' National Bank, New Bedford,	
15 shares Citizens' National Bank, New Bedford,	
10 shares National Bank of Commerce, New Bedford,	2,500 00
20 shares National Bank of Fairhaven, Fairhaven,	
4 shares Merchants' National Bank, New Bedford,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$66,000	\$68,310 00	\$66,000 00
of Bay City, Mich., 4s,	13,000	13,565 00	13,000 00
of Bay City, Mich., 5s,	5,000	5,900 00	5,000 00
of Boston, Mass., 3½s,	50,000	51,500 00	50,000 00
of Boston, Mass., 4s,	10,000	10,600 00	10,000 00
of Chelsea, Mass., 4s,	20,000	20,600 00	20,000 00
of Cleveland, Ohio, 4½s,	25,000	26,000 00	25,000 00
of Danbury, Conn., 4s,	30,000	31,800 00	30,000 00
of Dayton, Ohio, 5s,	50,000	51,670 00	50,000 00†
of Detroit, Mich., 4s,	50,000	55,000 00	50,000 00
of Detroit, Mich., 7s,	7,000	7,345 00	7,000 00
of East Saginaw, Mich., 5s,	25,000	27,125 00	25,000 00
of Fall River, Mass., 4s,	10,000	11,050 00	10,000 00
of Fall River, Mass., 5s,	17,000	19,380 00	17,000 00
of Fall River, Mass., 6s,	73,000	83,950 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	56,000 00	50,000 00
of Holyoke, Mass., 6s,	50,000	53,250 00	50,000 00

* These loans have since been reduced within the legal limit.

† A legal investment when made.

New Bedford Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	\$25,000	\$26,875 00	\$25,000 00
of Manchester, N. H., 4s, . . .	50,000	52,500 00	50,000 00
of Meriden, Conn., 4s, $\frac{1}{2}$. . .	20,000	20,900 00	20,000 00
of New Bedford, Mass., 4s, . . .	119,000	129,287 50	119,000 00
of New Bedford, Mass., 6s, . . .	19,000	19,655 00	19,000 00
of New Haven, Conn., 3 $\frac{1}{2}$ s, . . .	50,000	50,400 00	50,000 00
of Newton, Mass., 4s, . . .	50,000	53,250 00	50,000 00
of Norwich, Conn., 6s, . . .	13,000	13,065 00	13,000 00
of Saginaw, Mich., 5 $\frac{1}{2}$ s, . . .	10,000	12,100 00	10,000 00
Town of Middleborough, Mass. (Fire District), 4s, . . .	63,500	65,722 50	63,500 00
United States 4s, . . .	10,000	11,300 00	10,000 00
United States 5s, . . .	40,000	45,900 00	40,000 00
United States 6s, . . .	50,000	51,090 00	50,000 00
	\$1,070,500	\$1,149,090 00	\$1,070,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$22,400 00	\$10,000 00
100	Merchants' N'l Bank, Boston, .	10,000	15,100 00	10,000 00
120	National Revere Bank, Boston, .	12,000	9,600 00	12,000 00
20	State National Bank, Boston, .	2,000	2,160 00	2,000 00
12	Tremont Nat'l Bank, Boston, .	1,200	840 00	1,200 00
15	Winthrop Nat'l Bank, Boston, .	1,500	1,965 00	1,500 00
100	Franklin Nat'l Bank, Franklin, .	10,000	11,000 00	10,000 00
100	Citizens' N'l B'k, New Bedford, .	10,000	10,000 00	10,000 00
325	First N'l Bank, New Bedford, .	32,500	47,125 00	32,500 00
523	Merchants' National Bank, New Bedford, . . .	52,300	104,600 00	52,300 00
300	National Bank of Commerce, New Bedford, . . .	30,000	18,000 00	30,000 00
100	Third N'l Bank, Springfield, .	10,000	20,000 00	10,000 00
		\$181,500	\$262,790 00	\$181,500 00

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$89,000	\$91,447 50	\$89,000 00
Boston & Maine R.R. 4s, . . .	50,000	53,250 00	50,000 00
Eastern R.R. 6s,	52,500	63,000 00	52,500 00
Fitchburg R.R. 4s,	50,000	51,000 00	50,000 00
Old Colony R.R. 4s,	100,000	105,750 00	100,000 00
	\$341,500	\$364,447 50	\$341,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,200 77	2 per cent.	\$1,016,403 47	4½ per cent.	\$1,340,477 00	5½ per cent.
154,052 16	2½ “	301,672 50	4¾ “	17,000 00	5¾ “
461,500 00	4 “	921,462 23	5 “	302,782 05	6 “
295,000 00	4½ “	20,100 00	5¼ “	141,090 00	6½ “
4,000 00	4¾ “				

Amount invested in real estate for banking purposes,	\$92,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	93,400 00
Net income received from same during year ending Oct. 31, 1897,	2,178 58
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	128,531 52
Assessed value of same,	100,000 00
Net income received from same during year ending Oct. 31, 1897,	3,146 29
Number of loans which are of an amount not exceeding \$3,000 each,	885
Aggregate amount of the same,	1,184,980 02
Total number of loans upon real estate,	1,026
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	332,541 30
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$124,071 25 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 125,166 43 }	249,237 68
Number of accounts opened during the year ending Oct. 31, 1897,	3,051
Number of accounts closed during the year ending Oct. 31, 1897,	2,543
Total number of open accounts Oct. 31, 1897,	22,471

New Bedford Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$14,817 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,264,949 95
Number of same,	22,356
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,326,142 47
Number of same,	16,354
Date of examination by commissioner: November 8.	

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 115.

WILLIAM W. CRAPO, *President.*

CHARLES H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WATKINS,

WILLIAM W. CRAPO,

HORATIO HATHAWAY,

EDWARD D. MANDELL,

EDWARD S. TABER,

GILBERT ALLEN,

ANDREW G. PIERCE.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2.30 to 5 P.M.;
7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$3,094,500 00	Deposits,	\$12,603,864 11
Loans on public funds,	8,350 00	Guaranty fund, . .	630,000 00
Bank stock, as per schedule, . .	1,252,360 00	Profit and loss account,	132,634 47
Loans on bank stock,	62,955 00		
Railroad bonds, as per schedule, .	587,000 00		
Loans on railroad stock,	2,300 00		
Real estate (for banking purposes),	175,278 54		
Loans on real estate,	3,415,076 00		
Loans on personal security, . . .	3,911,208 77		
Loans to counties, cities or towns (notes),	111,515 00		
Loans on depositors' books, . . .	1,695 00		
Deposits in banks, on interest, . .	574,039 04		
Deposits in banks, not on interest, .	1,723 89		
Expense account,	1,094 26		
Real estate,	35,016 71		
Howland Mills Corp'n stock,* . .	100,000 00		
Rotch Spinning Co.'s stock,* . .	3,300 00		
Cash on hand,	29,086 37		
	\$13,366,498 58		\$13,366,498 58

* Taken to secure indebtedness.

New Bedford Institution for Savings — Continued.

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$120,282 08
National Revere Bank, Boston,	156,012 19
Shoe and Leather National Bank, Boston,	56,000 00
Citizens' National Bank, New Bedford,	16,198 98
First National Bank, New Bedford,	20,765 37
Mechanics' National Bank, New Bedford,	50,607 53
Merchants' National Bank, New Bedford,	20,350 99
National Bank of Commerce, New Bedford,	66,545 79
Pynchon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	50,000 00

Loans on Public Funds, amount on each : —

\$1,000 United States 4s,	\$1,000 00
7,500 United States 4s,	7,350 00

Loans on Bank Stock, amount on each : —

9 shares Merchants' National Bank, New Bedford,	} \$1,000 00
13 shares Mechanics' National Bank, New Bedford,	
5 shares Mechanics' National Bank, New Bedford,	500 00
12 shares Mechanics' National Bank, New Bedford,	} 600 00
10 shares First National Bank, New Bedford,	
17 shares First National Bank, New Bedford,	} 1,000 00
6 shares National Bank of Commerce, New Bedford,	
5 shares Mechanics' National Bank, New Bedford,	500 00
9 shares First National Bank, New Bedford,	800 00
500 shares Citizens' National Bank, New Bedford,	50,000 00
10 shares National Bank of Commerce, New Bedford,	} 1,755 00
25 shares Falmouth National Bank, Falmouth,	
70 shares National Bank of South Reading, Wakefield,	6,800 00

Loan on Railroad Stock : —

23 shares Boston & Albany R.R.,	\$2,300 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$100,000	\$103,000 00	\$100,000 00
of Bath, Me., 6s,	13,000	13,260 00	13,000 00*
of Boston, Mass., 4s,	100,000	101,250 00	100,000 00
of Boston, Mass., 5s,	472,300	517,549 50	472,300 00
of Boston, Mass., 6s,	1,000	1,030 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,155 00	1,000 00
of Chelsea, Mass., 4s,	50,000	52,375 00	50,000 00
of Cleveland, Ohio, 4½s,	100,000	106,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,605 00	11,000 00
of Danbury, Conn., 4s,	50,000	52,500 00	50,000 00

* A legal investment when made.

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 5s, . . .	\$100,000	\$106,500 00	\$100,000 00*
of Detroit, Mich., 4s, . . .	300,000	326,250 00	300,000 00
of East Saginaw, Mich., 5s, . . .	31,500	31,815 00	31,500 00
of Fall River, Mass., 5s, . . .	1,000	1,005 00	1,000 00
of Fort Wayne, Ind., 6s, . . .	31,000	32,240 00	31,000 00
of Grand Rapids, Mich., 5s, . . .	130,000	145,600 00	130,000 00
of Lawrence, Mass, 6s, . . .	2,000	2,110 00	2,000 00
of Lowell, Mass., 4s, . . .	20,000	20,200 00	20,000 00
of Lynn, Mass, 4s, . . .	162,000	167,670 00	162,000 00
of Middletown, Conn., 6s, . . .	7,000	7,595 00	7,000 00
of Milwaukee, Wis., 5s, . . .	72,000	80,640 00	72,000 00
of New Bedford, Mass., 4s, . . .	50,000	53,125 00	50,000 00
of New Bedford, Mass., 5s, . . .	10,000	10,225 00	10,000 00
of New Bedford, Mass., 6s, . . .	117,000	136,890 00	117,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,050 00	5,000 00*
of Peoria, Ill., 4½s, . . .	50,000	53,125 00	50,000 00
of Providence, R. I., 4s, . . .	50,000	56,500 00	50,000 00
of Providence, R. I., 4½s, . . .	6,000	6,090 00	6,000 00
of Providence, R. I., 5s, . . .	94,000	102,695 00	94,000 00
of Providence, R. I., 6s, . . .	2,000	2,120 00	2,000 00
of Salem, Mass., 4s, . . .	100,000	102,250 00	100,000 00
of Springfield, Ohio, 4½s, . . .	60,000	65,550 00	60,000 00
of Waltham, Mass., 4s, . . .	25,000	26,250 00	25,000 00
of Woonsocket, R. I., 4s, . . .	50,000	52,250 00	50,000 00*
Town of Attleborough, Mass, 7s, . . .	34,000	40,630 00	34,000 00
of Fairhaven, Mass., 4s, . . .	75,000	78,000 00	75,000 00
District of Columbia 5s, . . .	84,000	85,680 00	84,000 00
District of Columbia 6s, . . .	20,000	22,300 00	20,000 00
United States 4s, . . .	207,700	263,779 00	207,700 00
United States 5s, . . .	300,000	345,000 00	300,000 00
	\$3,094,500	\$3,388,858 50	\$3,094,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston, .	\$36,000	\$38,160 00	\$36,000 00
150	Boston Nat'l Bank, Boston, .	15,000	13,500 00	15,000 00
260	Columbian Nat'l Bank, Boston, .	26,000	21,580 00	26,000 00
250	Continental N'l Bank, Boston, .	25,000	25,500 00	25,000 00
90	Eliot National Bank, Boston, .	9,000	10,530 00	9,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,670 00	3,000 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
230	First Nat'l Bank, Boston, .	\$23,000	\$50,830	\$23,000 00
90	Hamilton Nat'l B'k, Boston, .	9,000	9,090	9,000 00
140	Howard Nat'l B'k, Boston, .	14,000	12,040	14,000 00
440	Massachusetts N'l B'k, Boston, .	44,000	33,440	44,000 00
230	Merchants' Nat'l Bank, Boston, .	23,000	34,730	23,000 00
100	Monument Nat'l Bank, Boston, .	10,000	21,900	10,000 00
460	N'l B'k of Commerce, Boston, .	46,000	48,300	46,000 00
200	National Bank of the Common- wealth, Boston,	20,000	28,200	20,000 00
380	N'l B'k of No. America, Boston, .	38,000	35,340	38,000 00
200	N'l B'k of Redemption, Boston, .	20,000	22,800	20,000 00
490	N'l B'k of the Republic, Boston, .	49,000	68,600	49,000 00
30	National City Bank, Boston, .	3,000	2,040	3,000 00
170	National Eagle Bank, Boston, .	17,000	12,750	17,000 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,540	2,000 00
200	N'l Hide & Leather B'k, Boston, .	20,000	20,800	20,000 00
500	Nat'l Revere Bank, Boston, .	50,000	40,000	50,000 00
130	National Union Bank, Boston, .	13,000	16,900	13,000 00
40	New England N'l B'k, Boston, .	4,000	5,880	4,000 00
230	North National Bank, Boston, .	23,000	21,160	23,000 00
530	Second National Bank, Boston, .	53,000	92,220	53,000 00
140	Shawmut Nat'l Bank, Boston, .	14,000	15,540	14,000 00
140	Shoe & Leather N'l B'k, Boston, .	14,000	12,880	14,000 00
90	State National Bank, Boston, .	9,000	9,720	9,000 00
175	Tremont Nat'l Bank, Boston, .	17,500	12,250	17,500 00
130	Washington N'l Bank, Boston, .	13,000	12,870	13,000 00
18	Winthrop Nat'l Bank, Boston, .	1,800	2,358	1,800 00
200	First National Bank, Chelsea, .	20,000	20,000	20,000 00
22	Fairhaven N'l B'k, Fairhaven, .	1,760	1,650	1,760 00
200	Fall River N'l B'k, Fall River, .	20,000	21,000	20,000 00
250	Metacomet N'l B'k, Fall River, .	25,000	31,250	25,000 00
45	Railroad N'l Bank, Lowell, .	4,500	5,850	4,500 00
150	First National Bank, Malden, .	15,000	24,000	15,000 00
1356	First N'l Bank, New Bedford, .	135,600	196,620	135,600 00
1000	Mechanics' Nat'l Bank, New Bedford,	100,000	175,000	100,000 00
1096	Merchants' Nat'l Bank, New Bedford,	109,600	213,720	109,600 00
1366	National Bank of Commerce, New Bedford,	136,600	81,960	136,600 00
200	Third N'l Bank, Springfield, .	20,000	40,000	20,000 00
		\$1,252,360	\$1,568,168	\$1,252,360 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$13,000	\$14,625 00	\$13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,300 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	36,720 00	36,000 00
Boston & Maine R.R. 4s,	200,000	213,000 00	200,000 00
Concord & Montreal R.R. 4s,	30,000	31,350 00	30,000 00
Eastern R.R. 6s,	50,000	60,000 00	50,000 00
Fitchburg R.R. 5s,	38,000	38,760 00	38,000 00
Old Colony R.R. 4s,	200,000	215,060 00	200,000 00
	\$587,000	\$629,755 00	\$587,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$276,294 27	2 per cent.	\$641,825 00	4½ per cent.	\$666,120 00	5½ per cent.
92,744 77	2½ “	2,166,292 89	4½ “	76,400 00	5½ “
205,000 00	3 “	103,600 00	4¾ “	153,297 00	6 “
124,800 00	3¾ “	815,785 00	5 “	15,000 00	6½ “
2,734,300 00	4 “	15,679 88	5½ “		

Amount invested in real estate for banking purposes,	\$175,278 54
Estimated value of the same,	175,000 00
Assessed value of the same,	123,350 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	35,016 71
Assessed value of the same,	50,000 00
Net income received from same during year ending Oct 31, 1897,	809 40
Number of loans which are of an amount not exceeding \$3,000 each, 491	-
Aggregate amount of the same,	622,221 00
Total number of loans upon real estate,	578
Amount of investments from which no income is received,	190,278 54
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	621,760 61
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$242.072 80 } during the year ending Oct. 31, 1897, { 2 per cent., 243,818 60 }	485,891 40
Number of accounts opened during the year ending Oct. 31, 1897,	2,579
Number of accounts closed during the year ending Oct. 31, 1897,	2,216
Total number of open accounts Oct. 31, 1897,	23,019

New Bedford Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$25,509 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,644,772 13
Number of same,	13,696
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,918,860 03
Number of same,	18,008
Date of examination by commissioners: November 9.	

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEW-BURYPORT.

Incorporated April 24, 1854. Present number of corporators, 48.

MOSES H. FOWLER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. GREENLEAF,

NATHANIEL DOLE,

MOSES H. FOWLER,

WM. F. HOUSTON.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$411,200 00	Deposits,	\$1,341,589 15
Loans on public funds,	5,000 00	Guaranty fund,	72,681 24
Bank stock, as per schedule,	140,800 00	Interest account,	76,342 70
Loans on bank stock,	32,100 00	Profit and loss ac-	
Railroad bonds, as per schedule,	186,000 00	count,	10,000 00
Loans on railroad stock,	1,000 00	Premium account,	1,818 79
Real estate (for banking pur-			
poses),	30,000 00		
Real estate by foreclosure,	4,100 00		
Loans on real estate,	515,125 00		
Loans on personal security,	126,450 00		
Loans to counties, cities or towns			
(notes),	1,200 00		
Deposits in banks, on interest,	45,081 49		
Expense account,	179 18		
Cash on hand,	4,196 21		
	\$1,502,431 88		\$1,502,431 88

Cash on Deposit in Bank:—

First National Bank, Newburyport, \$45,081 49

Loan on Public Funds:—

\$8,000 State of Massachusetts 3s, \$5,000 00

Newburyport Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

29 shares Ocean National Bank, Newburyport,	\$1,100 00
50 shares Essex National Bank, Haverhill,	3,500 00
200 shares Broadway National Bank, Boston,	20,000 00
100 shares Malden Trust Company, Malden,	7,500 00

Loan on Railroad Stock :—

10 shares Boston & Maine R.R.,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$10,000	\$10,350 00	\$10,000 00
of Boston, Mass., 3½s,	20,000	20,600 00	20,000 00
of Broekton, Mass., 4s,	5,000	5,075 00	5,000 00
of Cambridge, Mass., 4s,	20,000	22,200 00	20,000 00
of Chicago, Ill., 4s,	25,000	26,375 00	25,000 00
of Chicopee, Mass., 4s,	6,000	6,180 00	6,000 00
of Cleveland, Ohio, 6s,	6,000	6,090 00	6,000 00
of Danbury, Conn., 4s,	14,000	14,840 00	14,000 00
of Dubuque, Ia., 4s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 5s,	15,000	15,225 00	15,000 00
of Grand Rapids, Mich., 4½s,	15,000	16,425 00	15,000 00
of Haverhill, Mass., 4s,	17,000	18,360 00	17,000 00
of Kansas City, Mo., 4½s,	20,000	21,900 00	20,000 00
of Lynn, Mass., 4s,	30,000	30,690 00	30,000 00
of Malden, Mass., 4s,	12,000	12,120 00	12,000 00
of Marlborough, Mass., 4s,	15,000	16,125 00	15,000 00
of Meriden, Conn., 4s,	15,000	15,500 00	15,000 00
of Nashua, N. H., 4s,	10,000	10,500 00	10,000 00
of Quincy, Mass., 4s,	1,000	1,000 00	1,000 00
of Saginaw, Mich., 4s,	10,000	10,450 00	10,000 00
of Somerville, Mass., 4s,	14,000	14,700 00	14,000 00
of Somerville, N. H., 4½s,	10,000	10,350 00	10,000 00
of Taunton, Mass., 4s,	14,000	14,630 00	14,000 00
of Waltham, Mass., 4s,	25,000	26,500 00	25,000 00
of Woonsocket, R. I., 4s,	5,000	5,100 00	5,000 00*
Town of Arlington, Mass., 4s,	20,200	20,576 00	20,200 00
of Cranston, R. I., 4s,	15,000	15,675 00	15,000 00
of Melrose, Mass., 4s,	17,000	17,720 00	17,000 00
of Watertown, Mass., 4s,	5,000	5,150 00	5,000 00
County of Aroostook, Me., 4½s,	10,000	10,750 00	10,000 00*
	\$411,200	\$431,356 00	\$411,200 00

† Legal investments when made.

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,050 00	\$1,000 00
60	Atlas National Bank, Boston, .	6,000	6,420 00	6,000 00
22	Blackstone Nat'l Bank, Boston, .	2,200	1,870 00	2,200 00
100	Boston National Bank, Boston, .	10,000	9,000 00	10,000 00
8	Boylston Nat'l Bank, Boston, .	800	952 00	800 00
82	Columbian N'l Bank, Boston, .	8,200	6,806 00	8,200 00
42	Continental N'l Bank, Boston, .	4,200	4,281 00	4,200 00
33	Eliot National Bank, Boston, .	3,300	3,861 00	3,300 00
50	Everett Nat'l Bank, Boston, .	5,000	4,450 00	5,000 00
50	Globe Nat'l Bank, Boston, .	5,000	4,200 00	5,000 00
10	Hamilton Nat'l B'k, Boston, .	1,000	1,010 00	1,000 00
15	Howard Nat'l Bank, Boston, .	1,500	1,290 00	1,500 00
76	Market National Bank, Boston, .	7,600	4,940 00	7,600 00
18	N'l B'k of Commerce, Boston, .	1,800	1,890 00	1,800 00
100	National Bank of the Common- wealth, Boston,	10,000	14,100 00	10,000 00
10	N'l B'k of No. America, Boston, .	1,000	930 00	1,000 00
23	N'l B'k of the Republic, Boston, .	2,300	3,220 00	2,300 00
80	National City Bank, Boston, .	8,000	5,360 00	8,000 00
74	National Eagle Bank, Boston, .	7,400	5,550 00	7,400 00
5	Nat'l Exchange Bank, Boston, .	500	635 00	500 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,625 00	2,500 00
37	Nat'l Revere Bank, Boston, .	3,700	2,960 00	3,700 00
24	National Union Bank, Boston, .	2,400	3,000 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	3,774 00	3,700 00
10	New England N'l B'k, Boston, .	1,000	1,470 00	1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,110 00	1,000 00
70	Shoe & Leather N'l B'k, Boston, .	7,000	6,440 00	7,000 00
8	Suffolk National Bank, Boston, .	800	816 00	800 00
158	Third Nat'l Bank, Boston, .	15,800	14,220 00	15,800 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,750 00	2,500 00
56	First N'l Bank, Newburyport, .	5,600	7,280 00	5,600 00
50	Mechanicks National Bank, Newburyport,	5,000	6,500 00	5,000 00
60	Ocean N'l Bank, Newburyport, .	3,000	3,000 00	3,000 00
		\$140,800	\$136,763 00	\$140,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$30,000	\$30,900 00	\$30,000 00
Boston & Maine R.R. 4s, . .	10,000	10,700 00	10,000 00
Boston & Maine R.R. 4½s, . .	35,000	41,912 50	35,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$25,000	\$26,000 00	\$25,000 00
Fitchburg R.R. 5s,	15,000	15,262 50	15,000 00
Maine Central R.R. 4s,	15,000	15,450 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	10,800 00	10,000 00
Old Colony R.R. 4s,	15,000	15,862 50	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	10,000 00
Upper Coos R.R. 4s,	10,000	10,200 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	11,000	11,770 00	11,000 00
	\$186,000	\$201,157 50	\$186,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,081 49	2 per cent.	\$23,400 00	4½ per cent.	\$68,850 00	5 per cent.
76,200 00	4 “	310,550 00	5 “	154,650 00	6 “
41,500 00	4½ “	3,500 00	5½ “	2,225 00	7 “

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	360 07
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,100 00
Assessed value of the same,	7,750 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	293
Aggregate amount of the same,	309,775 00
Total number of loans upon real estate,	320
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	64,556 32
Times for the dividends fixed by the by-laws: first Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,346 48 } during the year ending Oct. 31, 1897, { 2 per cent., 24,872 68 }	49,219 16
Number of accounts opened during the year ending Oct. 31, 1897, . . .	291
Number of accounts closed during the year ending Oct. 31, 1897, . . .	246
Total number of open accounts Oct. 31, 1897,	3,495

Newburyport Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$3,584 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	157,963 42
Number of same,	1,519
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	131,439 83
Number of same,	1,819
Date of examination by commissioner: June 7.	

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 14.

JAMES F. C. HYDE, *President.*

ADOLPHUS J. BLANCHARD, *Treasurer.*

CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. F. C. HYDE,

SAMUEL M. JACKSON,

FRANCIS MURDOCK.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	\$96,000 00	Deposits,	\$3,142,780 12
Bank stock, as per schedule,	38,739 50	Guaranty fund,	83,550 00
Loans on bank stock,	6,750 00	Interest account,	33,634 24
Railroad bonds, as per schedule,	333,000 00	Profit and loss ac-	
Loans on railroad stock,	6,000 00	count,	92,464 50
Real estate (for banking pur-		Suspense account,	253 14
poses),	33,699 18		
Real estate by foreclosure,	48,157 74		
Loans on real estate,	2,141,015 64		
Loans on personal security,	499,797 60		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest,	119,228 93		
Suspense account,	1,898 22		
Cash on hand,	3,395 19		
	\$3,352,682 00		\$3,352,682 00

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$72,100 95
Newton National Bank, Newton,	47,127 98

Newton Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

5 shares Mechanics' National Bank, Boston,	\$450 00
7 shares Dedham National Bank, Dedham,	500 00
10 shares Puritan Trust Company, Boston,	800 00
61 shares First National Bank, West Newton,	5,000 00
5 shares First National Bank, Provincetown,	

Loans on Railroad Stock, amount on each:—

42 shares Boston & Albany R.R.,	\$5,000 00
11 shares Boston & Albany R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$1,000	\$1,155 00	\$1,000 00
of Cleveland, Ohio, 4s,	3,000	3,060 00	3,000 00
of Lewiston, Me., 6s,	2,000	2,150 00	2,000 00
of Newton, Mass., 4s,	5,000	5,425 00	5,000 00
of Newton, Mass., 5s,	50,000	55,500 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,550 00	10,000 00
of Worcester, Mass., 5s,	5,000	5,550 00	5,000 00
Town of Franklin, N. H., 4s,	5,000	5,225 00	5,000 00
of Needham, Mass., 4s,	15,000	15,600 00	15,000 00
	\$96,000	\$104,215 00	\$96,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l B'k, Boston,	\$5,000	\$4,000 00	\$5,000 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,500 00
116	Lincoln Nat'l Bank, Boston,	11,600	8,120 00	11,600 00
60	National Bank of the Common- wealth, Boston,	6,000	8,520 00	6,000 00
30	National Revere Bank, Boston,	3,000	2,407 50	3,000 00
6	State National Bank, Boston,	600	649 50	600 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
10	First N'l Bank, Cambridge,	1,000	1,700 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	4,250 00	2,500 00
25	Natick Nat'l Bank, Natick,	2,500	2,925 00	2,500 00
24	Newton Nat'l Bank, Newton,	2,400	2,160 00	2,314 50
3	Waltham Nat'l Bank, Waltham,	225	285 00	225 00
		\$38,825	\$39,067 00	\$38,739 50

Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$21,000	\$21,525 00	\$21,000 00
Boston & Lowell R.R. 5s,	4,000	4,080 00	4,000 00
Boston & Maine R.R. 4½s,	100,000	119,000 00	100,000 00
Boston Terminal Company 3½s,	50,000	51,937 50	50,000 00
Concord & Montreal R.R. 4s,	20,000	20,900 00	20,000 00
Fitchburg R.R. 4½s,	25,000	27,250 00	25,000 00
Fitchburg R.R. 5s,	27,000	29,585 00	27,000 00
Maine Central R.R. 6s,	9,000	9,562 50	9,000 00
Maine Central R.R. 7s,	7,000	9,380 00	7,000 00
Old Colony R.R. 4s,	25,000	26,875 00	25,000 00
Portland & Ogdensburg R.R. 6s,	20,000	21,000 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	31,250 00	25,000 00
	\$333,000	\$372,345 00	\$333,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,127 98	2 per cent.	\$184,200 00	4½ per cent.	\$33,165 17	5½ per cent.
72,100 95	2½ “	58,550 00	4¾ “	162,873 74	5½ “
105,000 00	4 “	2,047,774 33	5 “	37,000 00	6 “
45,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$38,699 18
Estimated value of the same,	38,699 18
Assessed value of the same (building in process of erection),	10,600 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	50,000 00
Assessed value of the same,	52,100 00
Net income received from same during year ending Oct. 31, 1897,	1,506 56
Number of loans which are of an amount not exceeding \$3,000 each, 304	
Aggregate amount of the same,	538,115 93
Total number of loans upon real estate,	485
Amount of investments from which no income is received,	11,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	144,719 30
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent., \$54,831 94 } during the year ending Oct. 31, 1897, { 2 per cent., 57,331 09 }	112,163 03
Number of accounts opened during the year ending Oct. 31, 1897,	1,163
Number of accounts closed during the year ending Oct. 31, 1897,	759
Total number of open accounts Oct. 31, 1897,	10,244

Newton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$9,269 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	621,727 27
Number of same,	8,218
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	467,678 11
Number of same,	6,979
Date of examination by commissioner: April 20.	

NEWTON CENTRE SAVINGS BANK—NEWTON CENTRE.

Incorporated Feb. 25, 1896. Present number of corporators, 25.

SEWARD W. JONES, *President.*

MELLEN BRAY, *Treasurer.*

FREDERICK H. HOVEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SEWARD W. JONES,

DWIGHT CHESTER,

FRANK J. HALE,

E. T. COLBURN,

D. H. ANDREWS.

Open for business every business day except Saturdays, 9 to 11.30 A.M.; 2 to 3.30 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans on bank stock, . . .	\$1,400 00	Deposits, . . .	\$90,194 58
Railroad bonds, as per schedule, . . .	3,000 00	Guaranty fund, . . .	124 16
Loans on real estate, . . .	53,600 00	Profit and loss ac-	
Loans on personal security, . . .	28,000 00	count, . . .	114 97
Deposits in banks, on interest, . . .	3,675 76		
Expense account, . . .	49 70		
Premium account, . . .	20 00		
Interest, . . .	17 77		
Cash on hand, . . .	670 48		
	<u>\$90,433 71</u>		<u>\$90,433 71</u>

Cash on Deposit in Bank :—

Newton Centre Trust Company, Newton Centre, \$3,675 76

Loan on Bank Stock :—

20 shares National Revere Bank, Boston, \$1,400 00*

* This loan, in excess of the limit, has since been corrected by the pledge of additional collateral.

Newton Centre Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,000 00	\$2,000 00
Fitchburg R.R. 5s,	1,000	1,020 00	1,000 00
	\$3,000	\$3,020 00	\$3,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,675 76 57,050 00	2½ per cent. 5 “	\$20,850 00	5½ per cent.	\$5,100 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 19
 Aggregate amount of the same, \$28,650 00
 Total number of loans upon real estate, 16
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 1,865 53
 Times for the dividends fixed by the by-laws: January 15 and July 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$329 16 }
 during the year ending Oct. 31, 1897, . . { 2 per cent., 830 19 } 1,159 35
 Number of accounts opened during the year ending Oct. 31, 1897, . 420
 Number of accounts closed during the year ending Oct. 31, 1897, . 52
 Total number of open accounts Oct. 31, 1897, 539
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 340 59
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 83,644 73
 Number of same, 1,100
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 18,972 47
 Number of same, 369
 Date of examination by commissioner: September 7.

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 34.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE L. RICE,

W. H. GAYLORD,

F. A. WILCOXSON.

Open for business every business day, 9 A. M. to 4 P. M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$146,000 00	Deposits,	\$2,587,210 13
Bank stock, as per schedule, .	95,600 00	Guaranty fund, .	123,000 00
Loans on bank stock,	7,675 00	Undivided earnings, .	18,594 54
Railroad bonds, as per schedule, .	20,000 00	State tax account, .	3,000 00
Real estate (for banking purposes),	15,032 35	Due on mortgage loans,	2,754 59
Loans on real estate,	1,620,374 24	Due on personal loans, .	1,213 03
Loans on personal security, . .	680,818 00	Insurance collected, .	1,000 00
Loans to counties, cities or towns (notes),	101,600 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	3,198 32		
Deposits in banks, not on interest, .	6,018 11		
Expense account,	859 34		
Interest account,	34,575 18		
Cash on hand,	4,921 75		
	<u>\$2,736,772 29</u>		<u>\$2,736,772 29</u>

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	\$3,198 32
Adams National Bank, North Adams,	3,304 79
Berkshire National Bank, North Adams,	2,713 32

Loans on Bank Stock, amount on each:—

120 shares Adams National Bank, North Adams,	\$7,425 00
3 shares Pittsfield National Bank, Pittsfield,	250 00

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$2,000	\$2,050 00	\$2,000 00
of Dayton, Ohio, 4s, . . .	20,000	20,500 00	20,000 00*
of Fall River, Mass., 6s, . . .	10,000	11,730 00	10,000 00
of Lowell, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Norwich, Conn., 4s, . . .	25,000	25,700 00	25,000 00
of Portland, Me., 6s, . . .	5,000	5,950 00	5,000 00
of Providence, R. I., 5s, . . .	18,000	18,650 00	18,000 00
of Woonsocket, R. I., 4s, . . .	30,000	31,000 00	30,000 00*
Town of Plymouth, Mass., 4s, . . .	26,000	27,000 00	26,000 00
	\$146,000	\$153,080 00	\$146,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Lee National Bank, Lee, . . .	\$700	\$1,120 00	\$700 00
419	Adams N'l B'k, North Adams,	41,900	52,725 00	41,900 00
500	Berkshire Nat'l Bank, North Adams, . . .	50,000	55,000 00	50,000 00
30	Pittsfield N'l B'k, Pittsfield, . . .	3,000	4,500 00	3,000 00
		\$95,600	\$113,345 00	\$95,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$20,000 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,198 32 226,000 00	2 per cent. 4 “	\$30,600 00 2,052,549 40	4½ per cent. 5 “	\$101,417 84	6 per cent.

North Adams Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$15,032 35
Estimated value of the same,	40,000 00
Assessed value of the same,	31,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	549
Aggregate amount of the same,	633,479 84
Total number of loans upon real estate,	538
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	128,195 18
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,438 15 } during the year ending Oct. 31, 1897, { 2 per cent., 48,991 71 }	96,429 86
Number of accounts opened during the year ending Oct. 31, 1897,	1,356
Number of accounts closed during the year ending Oct. 31, 1897,	1,030
Total number of open accounts Oct. 31, 1897,	6,820
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	10,243 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	523,715 45
Number of same,	7,769
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	497,362 18
Number of same,	6,011
Date of examination by commissioner: May 20.	

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTH-AMPTON.

Incorporated March 1, 1842. Present number of corporators, 16.

OLIVER WALKER, *President.*

L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. MALTBY,

OSCAR EDWARDS,

ARTHUR WATSON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$858,000 00	Deposits,	\$3,208,575 49
Bank stock, as per schedule, .	58,900 00	Guaranty fund, .	160,000 00
Loans on bank stock,	16,260 00	Interest account, .	21,520 78
Railroad bonds, as per schedule,	365,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	726 71
poses),	27,000 00		
Real estate by foreclosure, .	1,200 00		
Loans on real estate,	1,459,095 50		
Loans on personal security, .	444,046 00		
Loans to counties, cities or towns			
(notes),	36,200 00		
Loans on depositors' books, .	1,375 00		
Deposits in banks, on interest, .	110,840 50		
Expense account,	847 95		
Cash on hand,	12,058 03		
	\$3,390,822 98		\$3,390,822 98

Cash on Deposit in Banks, amount in each :—

Globe National Bank, Boston,	\$6,363 78
First National Bank, Northampton,	20,000 00
Northampton National Bank, Northampton,	79,476 72
Pyncheon National Bank, Springfield,	5,000 00

Northampton Institution for Savings — Continued.

Loans on Bank Stock, amount on each : —

100 shares First National Bank, Easthampton,	\$10,000 00
12 shares First National Bank, Easthampton,	585 00
10 shares First National Bank, Easthampton,	700 00
5 shares First National Bank, Easthampton,	325 00
10 shares First National Bank, Easthampton,	200 00
27 shares First National Bank, Northampton,	2,700 00*
6 shares First National Bank, Northampton,	500 00
10 shares Home National Bank, Holyoke,	350 00
10 shares Ware National Bank, Ware,	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$200,000	\$220,625 00	\$200,000 00
of Cambridge, Mass., 4s,	30,000	32,250 00	30,000 00
of Cleveland, Ohio, 4½s,	28,000	29,120 00	28,000 00
of Cleveland, Ohio, 5s,	75,000	80,625 00	75,000 00
of Dayton, Ohio, 5s,	24,000	24,480 00	24,000 00†
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Detroit, Mich., 7s,	20,000	22,600 00	20,000 00
of Grand Rapids, Mich., 4½s,	20,000	20,900 00	20,000 00
of Manchester, N. H., 4½s,	25,000	26,375 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	10,990 00	10,000 00
of Milwaukee, Wis., 7s,	5,000	5,300 00	5,000 00
of Northampton, Mass., 4s,	50,000	52,875 00	50,000 00
of Providence, R. I., 4s,	50,000	54,000 00	50,000 00
of Scranton, Pa., 4½s,	35,000	36,500 00	35,000 00
of Springfield, Ohio, 5s,	7,000	7,720 00	7,000 00
Town of Meriden, Conn., 4½s,	40,000	42,400 00	40,000 00
of Meriden, Conn., 6s,	14,000	14,280 00	14,000 00
United States 4s,	100,000	127,000 00	100,000 00
United States 5s,	25,000	29,000 00	25,000 00
Commonwealth of Massachusetts 3½s,	50,000	54,250 00	50,000 00
	\$858,000	\$946,040 00	\$858,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston,	\$2,900	\$3,103 00	\$2,900 00
53	Boston Nat'l Bank, Boston,	5,300	4,776 63	5,300 00
31	Bunker Hill N'l Bank, Boston,	3,100	6,045 00	3,100 00

* This loan, in excess of the legal limit, has since been corrected by the pledge of additional collateral.

† A legal investment when made.

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	First National Bank, Boston, .	\$10,500	\$23,703 75	\$10,500 00
17	Hancock Nat'l Bank, Boston, .	1,700	677 88	1,700 00
20	Merchants' N'l Bank, Boston, .	2,000	3,040 00	2,000 00
7	Monument N'l Bank, Boston, .	700	1,533 00	700 00
15	N'l B'k of Commerce, Boston, .	1,500	1,582 50	1,500 00
27	N'l B'k of No. America, Boston, .	2,700	2,511 00	2,700 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,257 50	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,316 25	1,300 00
50	Second Nat'l Bank, Boston, .	5,000	8,762 50	5,000 00
26	Shawmut Nat'l B'k, Boston, .	2,600	2,889 25	2,600 00
17	State National Bank, Boston, .	1,700	1,838 13	1,700 00
20	Washington N'l B'k, Boston, .	2,000	1,895 00	2,000 00
9	First Nat'l Bank, Northampton,	900	1,080 00	900 00
100	Northampton National Bank, Northampton,	10,000	13,500 00	10,000 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	4,000 00
		\$58,900	\$85,311 39	\$58,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$26,000 00	\$25,000 00
Boston & Albany R.R. 5s, . . .	50,000	52,750 00	50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	40,000	45,000 00	40,000 00
Fitchburg R.R. 5s,	100,000	110,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,000 00	50,000 00
Old Colony R.R. 4s,	50,000	53,750 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	57,000 00	50,000 00
	\$365,000	\$398,500 00	\$365,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,363 78	2 per cent.	\$70,000 00	4½ per cent.	\$31,350 00	4½ per cent.
99,476 72	3 "	409,200 00	4½ "	981,076 50	5 "
25,000 00	3¾ "	50,000 00	4½ "	68,150 00	6 "
327,200 00	4 "				

Northampton Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$27,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	26,300 00
Net income received from same during year ending Oct. 31, 1897, . . .	400 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,200 00
Assessed value of the same,	1,260 00
Net income received from same during year ending Oct. 31, 1897, . . .	81 50
Number of loans which are of an amount not exceeding \$3,000 each, 408	
Aggregate amount of the same,	433,598 50
Total number of loans upon real estate,	422
Amount of investments from which no income is received,	1,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	147,955 98
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$59,123 75 } during the year ending Oct. 31, 1897, { 2 per cent., 61,176 66 }	120,300 41
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,143
Number of accounts closed during the year ending Oct. 31, 1897, . . .	782
Total number of open accounts Oct. 31, 1897,	7,808
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,191 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	483,474 70
Number of same,	6,504
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	410,539 43
Number of same,	5,851
Date of examination by commissioner: May 13.	

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 27.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL F. WOODBRIDGE,

CHARLES F. STRATTON,

RUSSELL S. EDWARDS,

WARREN L. HOOPER,

WILLIAM F. STARK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits, . . .	\$623,394 88
Bank stock, as per schedule, .	8,650 00	Guaranty fund, . .	13,500 00
Loans on bank stock, . . .	7,400 00	Profit and loss account, . . .	17,879 46
Railroad bonds, as per schedule, .	20,000 00		
Loans on railroad stock, . . .	500 00		
Real estate by foreclosure, . . .	5,223 86		
Loans on real estate, . . .	418,823 00		
Loans on personal security, . . .	113,350 00		
Loans to counties, cities or towns (notes), . . .	5,400 00		
Deposits in banks, on interest, .	47,559 52		
Interest account, . . .	561 25		
Cash on hand, . . .	2,306 71		
	\$654,774 34		\$654,774 34

Cash on Deposit in Banks, amount in each :—

Faneuil Hall National Bank, Boston,	\$29,519 98
Howard National Bank, Boston,	18,039 54

Loans on Bank Stock, amount on each :—

7 shares South Berwick National Bank, South Berwick, Me., . . .	\$200 00
30 shares Shoe and Leather National Bank, Boston,	2,200 00
60 shares Mercantile Loan and Trust Company, Boston,	5,000 00*

Loan on Railroad Stock :—

6 shares Boston & Maine R.R.,	\$500 00
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* This amount, in excess of the legal limit, has since been reduced.

North Avenue Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s, .	\$10,000	\$11,000 00	\$10,000 00
Town of Watertown, Mass., 4s, .	10,000	10,375 00	10,000 00
United States 4s,	5,000	5,650 00	5,000 00
	\$25,000	\$27,025 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone N'l Bank, Boston, .	\$1,300	\$1,105 00	\$1,300 00
50	Faneuil Hall N'l Bank, Boston, .	5,000	6,250 00	5,000 00
5	Nat'l Exchange Bank, Boston, .	500	635 00	500 00
5	Third National Bank, Boston, .	500	450 00	500 00
15	First Nat'l Bank, Marlborough, .	1,500	1,725 00	1,350 00
		\$8,800	\$10,165 00	\$8,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$5,000	\$5,225 00	\$5,000 00
Fitchburg R.R. 5s,	2,000	2,200 00	2,000 00
Old Colony R.R. 4s,	3,000	3,225 00	3,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
	\$20,000	\$21,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,559 52	2 per cent.	\$286,673 00	5 per cent.	\$79,800 00	6 per cent.
5,400 00	4 " "	23,400 00	5½ " "	300 00	6½ " "
7,500 00	4½ " "	138,300 00	5½ " "	4,100 00	7 " "

North Avenue Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,223 86
Assessed value of the same,	3,150 00
Number of loans which are of an amount not exceeding \$3,000 each, 151	
Aggregate amount of the same,	227,553 00
Total number of loans upon real estate, 177	
Amount of investments from which no income is received,	5,223 86
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	30,093 43
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,960 72 }	20,673 14
during the year ending Oct. 31, 1897, { 2 per cent., 10,712 42 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . 543	
Number of accounts closed during the year ending Oct. 31, 1897, . . 283	
Total number of open accounts Oct. 31, 1897, 2,706	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,613 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	185,832 64
Number of same,	3,580
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	118,697 75
Number of same,	2,270
Date of examination by commissioner: April 13.	

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 31.

GEORGE R. HAMANT, *President.*

CHARLES E. BATCHELLER, *Treasurer.*

CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE R. HAMANT,
FRANK A. SMITH,

SUMNER HOLMES,
ALBERT H. FOSTER.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$120,000 00	Deposits, . . .	\$720,540 28
Bank stock, as per schedule, .	1,400 00	Guaranty fund, .	35,550 00
Loans on bank stock, . . .	600 00	Interest account, .	17,503 25
Railroad bonds, as per schedule, .	174,000 00	Profit and loss account, . . .	6,967 02
Real estate (for banking purposes),	10,000 00		
Real estate by foreclosure, . .	15,839 10		
Loans on real estate,	445,619 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest, .	4,270 43		
Expense account,	84 02		
Safe and furniture,	2,000 00		
Cash on hand,	748 00		
	<u>\$780,560 55</u>		<u>\$780,560 55</u>

Cash on Deposit in Banks, amount in each :—

Third National Bank, Boston,	\$500 88
First National Bank, Worcester,	3,769 55

Loan on Bank Stock :—

8 shares Ware National Bank, Ware,	\$600 00
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North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$4,000	\$4,540 00	\$4,000 00
of Canton, Ohio, 5s, . . .	10,000	11,100 00	10,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,120 00	1,000 00
of Cleveland, Ohio, 6s, . . .	2,000	2,030 00	2,000 00
of Dayton, Ohio, 5s, . . .	35,000	38,425 00	35,000 00*
of Fort Wayne, Ind., 6s, . . .	16,000	16,720 00	16,000 00
of Kansas City, Mo., 4½s, . . .	10,000	10,950 00	10,000 00
of Malden, Mass., 4s, . . .	10,000	10,275 00	10,000 00
of Providence, R. I., 5s, . . .	7,000	7,635 00	7,000 00
of Salem, Mass., 5s, . . .	2,000	2,170 00	2,000 00
of Stamford, Conn., 4s, . . .	4,000	4,280 00	4,000 00
of Springfield, Ohio, 5s, . . .	11,000	11,690 00	11,000 00
County of Aroostook, Me., 4½s, . . .	7,000	7,525 00	7,000 00*
State of New Hampshire 6s, . . .	1,000	1,075 00	1,000 00
	\$120,000	\$129,535 00	\$120,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,060 00	\$1,000 00
4	Ware National Bank, Ware, .	400	480 00	400 00
		\$1,400	\$1,540 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$7,000	\$7,385 00	\$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	5,000	5,650 00	5,000 00
Boston & Maine R.R. 4s, . . .	20,000	21,300 00	20,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,300 00	5,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,600 00	15,000 00
Eastern R.R. 6s, . . .	27,000	32,400 00	27,000 00

North Brookfield Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$15,900 00	\$15,000 00
Maine Central R.R. 4s,	5,000	5,150 00	5,000 00
Maine Central R.R. 6s,	6,500	6,890 00	6,500 00
Maine Central R.R. 7s,	18,000	23,385 00	18,000 00
Old Colony R.R. 4s,	5,000	5,287 00	5,000 00
Portland & Ogdensburg R.R. 6s,	25,500	27,030 00	25,500 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	11,750 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
	\$174,000	\$193,927 00	\$174,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,270 43 6,000 00	3 per cent. 4 "	\$445,619 00	5½ per cent.	\$600 00	6 per cent.

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	10,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	15,839 10
Assessed value of the same,	19,375 00
Number of loans which are of an amount not exceeding \$3,000 each, 342	
Aggregate amount of the same,	350,919 00
Total number of loans upon real estate,	364
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	41,465 83
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,435 84 } during the year ending Oct. 31, 1897, { 2 per cent., 13,715 64 }	27,151 48
Number of accounts opened during the year ending Oct. 31, 1897, 268	
Number of accounts closed during the year ending Oct. 31, 1897, 196	
Total number of open accounts Oct. 31, 1897,	2,527
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	1,789 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	97,025 45
Number of same,	1,461
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	103,016 05
Number of same,	1,448
Date of examination by commissioner: April 9.	

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

OAKES A. AMES, *President.*

CHESTER R. FIELD, *Treasurer.*

CHESTER R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OAKES A. AMES,

LEAVITT L. BERRY,

CYRUS LOTHROP,

W. K. GOWARD,

WILLIAM H. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$91,045 48	Deposits,	\$938,971 24
Bank stock, as per schedule, . .	97,594 13	Guaranty fund, . .	45,950 00
Loans on bank stock,	10,000 00	Profit and loss account,	13,468 13
Railroad bonds, as per schedule, . .	87,306 05		
Real estate by foreclosure,	3,274 45		
Loans on real estate,	362,106 46		
Loans on personal security,	295,176 45		
Deposits in banks, on interest, . .	20,208 92		
Deposits in banks, not on interest, . .	20,332 78		
Expense account,	139 48		
Howland Mills Corporation stock,*	7,500 00		
Rotch Spinning Company stock,*	3,000 00		
Cash on hand,	705 17		
	<u>\$998,389 37</u>		<u>\$998,389 37</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$20,208 92
First National Bank of Easton, North Easton,	20,332 78

Loan on Bank Stock:—

75 shares First National Bank of Easton, North Easton,	} \$10,000 00
36 shares Merchants' National Bank, New Bedford,	

North Easton Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$8,320 00	\$6,960 00
of Columbus, Ohio, 4s, . . .	6,000	6,120 00	6,000 00*
of Malden, Mass., 4s, . . .	5,550	5,399 75	5,860 48
Town of Greenfield, Mass. (Fire District), 4s, . . .	10,000	10,150 00	10,000 00
of Marlborough, Mass., 4s, . .	1,000	1,045 00	1,000 00
of Montague, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of No. Easton, Mass. (Village District), 4s, . . .	30,000	31,800 00	30,225 00
of Randolph, Mass., 4s, . . .	15,000	15,675 00	15,000 00
of Stoughton, Mass., 4s, . . .	6,000	6,030 00	6,000 00
	\$91,550	\$94,839 75	\$91,045 48

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$2,625 00	\$3,150 00
25	Atlas National Bank, Boston, .	2,500	2,675 00	2,878 13
78	Everett National B'k, Boston, .	7,800	6,942 00	7,606 00
25	Hamilton N'l Bank, Boston, . .	2,500	2,525 00	2,950 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,375 00
25	Market National Bank, Boston,	2,500	1,625 00	2,300 00
38	N'l B'k of Redemption, Boston,	3,800	4,332 00	4,789 00
25	National City Bank, Boston, . .	2,500	1,675 00	2,150 20
20	National Eagle Bank, Boston,	2,000	1,500 00	1,680 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,250 00	5,312 50
57	National Revere Bank, Boston,	5,700	4,560 00	5,673 00
25	New England N'l B'k, Boston,	2,500	3,675 00	3,325 00
90	North National Bank, Boston, .	9,000	8,280 00	9,432 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,550 00	5,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,300 00	2,203 75
25	State National Bank, Boston, .	2,500	2,700 00	2,693 75
12	Tremont Nat'l Bank, Boston, . .	1,200	840 00	912 50
75	Neponset N'l B'k, Canton, . . .	7,500	7,875 00	8,100 00
100	First National Bank of Easton, No. Easton,	10,000	13,000 00	10,500 00
66	National City Bank, Lynn, . . .	6,600	11,550 00	8,282 80
38	Bristol County National Bank, Taunton,	3,800	4,484 00	4,560 00
7	Taunton N'l B'k, Taunton, . . .	700	1,050 00	920 50
		\$90,600	\$97,513 00	\$97,594 13

North Easton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,822 50	\$31,000 00
Boston Terminal Co. 3½s, . . .	5,000	5,276 88	5,276 88
Concord & Montreal R.R. 4s, . .	20,000	20,800 00	20,029 45
Fitchburg R.R. 4s,	15,000	15,412 50	14,792 22
Fitchburg R.R. 5s,	5,000	5,475 00	5,000 00
Grafton & Upton R.R. 4s, . . .	5,000	5,207 50	5,207 50
Old Colony R.R. 4s,	5,000	5,325 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,045 00	1,000 00
	\$87,000	\$90,364 38	\$87,306 05

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,208 92	2 per cent.	\$58,500 00	4½ per cent.	\$11,000 00	5½ per cent.
145,000 00	4 “	1,000 00	4¾ “	33,314 91	5½ “
81,800 00	4½ “	215,655 00	5 “	121,013 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,274 45
Assessed value of the same,	2,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	215
Aggregate amount of the same,	190,806 46
Total number of loans upon real estate,	245
Amount of investments from which no income is received,	2,376 45
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	46,625 74
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,593 85 }	35,470 49
during the year ending Oct. 31, 1897, { 2 per cent., 17,876 64 }	
Number of accounts opened during the year ending Oct. 31, 1897,	243
Number of accounts closed during the year ending Oct. 31, 1897,	187
Total number of open accounts Oct. 31, 1897,	2,407
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,604 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	115,372 33
Number of same,	1,331
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	121,558 82
Number of same,	1,265
Date of examination by commissioner: March 8.	

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS L. JENKS,

CLINTON VILES,

CHARLES E. WIGGIN,

INCREASE E. NOYES,

WM. G. SHILLABER,

JOSEPH R. RICHARDS,

L. FOSTER MORSE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$130,400 00	Deposits,	\$2,191,031 33
Bank stock, as per schedule, .	185,849 37	Guaranty fund, .	69,000 00
Loans on bank stock, . . .	7,000 00	Interest account, .	23,073 16
Railroad bonds, as per schedule,	190,906 25		
Loans on railroad stock, . .	825 00		
Real estate by foreclosure, .	4,926 39		
Loans on real estate, . . .	1,468,001 96		
Loans on personal security, .	134,500 00		
Loans to counties, cities or towns			
(notes),	8,600 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	146,000 00		
Expense account,	3,418 33		
Cash on hand,	2,477 19		
	<u>\$2,283,104 49</u>		<u>\$2,283,104 49</u>

Cash on Deposit in Banks, amount in each : —

Columbian National Bank, Boston,	\$70,000 00
Metropolitan National Bank, Boston,	75,000 00
National Security Bank, Boston,	1,000 00

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

30 shares Market National Bank, Boston,	\$1,550 00
200 shares Metacomet National Bank, Fall River,	5,000 00
6 shares National Bank of North America, Boston,	450 00

Loan on Railroad Stock:—

9 shares Boston & Albany R.R.,	\$825 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$25,000	\$25,375 00	\$25,000 00
of Quincy, Mass., 4s,	5,500	5,527 50	5,500 00
of Rockford, Ill., 4½s,	29,900	31,544 50	29,900 00
of Sioux City, Iowa, 6s,	10,000	10,125 00	10,000 00
Town of Mansfield, Mass., 4s,	10,000	10,550 00	10,000 00
United States 4s,	50,000	64,125 00	50,000 00
	\$130,400	\$147,247 00	\$130,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston,	\$5,500	\$5,871 25	\$6,412 25
50	Boston Nat'l Bank, Boston,	5,000	4,500 00	5,499 37
106	Columbian N'l Bank, Boston,	10,600	8,851 00	10,989 00
38	Eliot National Bank, Boston,	3,800	4,474 50	4,504 37
30	Everett Nat'l Bank, Boston,	3,000	2,670 00	2,800 00
2	Faneuil Hall N'l B'k, Boston,	200	250 00	270 50
20	First National Bank, Boston,	2,000	4,495 00	3,970 00
50	Freeman's N'l Bank, Boston,	5,000	4,250 00	4,951 00
25	Globe National Bank, Boston,	2,500	2,100 00	2,502 25
27	Howard Nat'l Bank, Boston,	2,700	2,342 25	3,055 50
100	Market Nat'l Bank, Boston,	10,000	6,500 00	9,978 24
20	Massachusetts N'l B'k, Boston,	2,000	1,525 00	2,011 25
25	Merchants' N'l Bank, Boston,	2,500	3,775 00	3,803 25
100	Metropolitan N'l B'k, Boston,	10,000	9,000 00	10,522 50
50	N'l B'k of Commerce, Boston,	5,000	5,262 50	5,911 37
110	Nat'l Bank of the Common- wealth, Boston,	11,000	15,620 00	15,010 00
4	N'l B'k of Redemption, Boston,	400	457 00	501 00
75	National City Bank, Boston,	7,500	5,100 00	8,134 62
100	National Eagle Bank, Boston,	10,000	7,512 50	10,814 75
10	N'l Hide & Leather B'k, Boston,	1,000	1,045 00	1,197 50
34	Nat'l Revere Bank, Boston,	3,400	2,720 00	4,390 12
6	National Union Bank, Boston,	600	781 50	847 50

North End Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	National Webster B'k, Boston,	\$2,100	\$2,131 50	\$2,131 50
25	New England N'l B'k, Boston,	2,500	3,675 00	3,854 50
100	North National Bank, Boston, .	10,000	9,275 00	12,172 50
2	Old Boston Nat'l Bank, Boston,	200	206 25	243 62
25	Second National Bank, Boston,	2,500	4,350 00	4,005 50
37	Shawmut Nat'l Bank, Boston, .	3,700	4,185 63	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,232 00	5,805 00
25	State National Bank, Boston, .	2,500	2,706 25	2,928 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,224 00	1,537 25
100	Third National Bank, Boston, .	10,000	9,000 00	10,121 99
13	Tremont Nat'l Bank, Boston, .	1,300	911 62	2,060 25
60	First National Bank, Chelsea, .	6,000	6,000 00	6,767 42
93	Massachusetts Loan and Trust Co., Boston,	9,300	9,300 00	10,628 00
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,020 00	1,000 00
		\$160,600	\$157,319 75	\$185,849 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$26,125 00	\$25,000 00
Concord & Montreal R.R. 4s, .	12,000	12,540 00	12,000 00
Fitchburg R.R. 4s,	80,000	82,837 50	79,156 25
Fitchburg R.R. 5s,	20,000	22,000 00	20,000 00
Penobscot Shore Line R.R. 4s,	30,000	30,750 00	30,000 00
Upper Coos R.R. 4s,	25,000	25,000 00	24,750 00
	\$192,000	\$199,252 50	\$190,906 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	2 per cent.	\$2,500 00	4½ per cent.	\$34,350 00	5½ per cent.
145,000 00	2½ “	1,069,117 00	5 “	111,984 96	6 “
50,000 00	4½ “	70,000 00	5½ “	1,950 00	7 “
279,225 00	4½ “				

North End Savings Bank—Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,926 39
Assessed value of the same,	7,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 248	
Aggregate amount of the same,	392,624 96
Total number of loans upon real estate,	368
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	97,414 83
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,839 66 }	75,506 45
during the year ending Oct. 31, 1897, { 2 per cent., 38,666 79 }	
Number of accounts opened during the year ending Oct. 31, 1897, 1,075	
Number of accounts closed during the year ending Oct. 31, 1897, . 718	
Total number of open accounts Oct. 31, 1897,	5,853
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	10,605 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	665,509 85
Number of same,	7,223
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	499,617 15
Number of same,	5,343
Date of examination by commissioner: January 5.	

NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Present number of corporators, 22.

BENJAMIN H. HARTWELL, *President*.

SARAH T. TUTEN, *Treasurer*.

DANIEL W. FLETCHER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

BENJAMIN H. HARTWELL,

L. J. SPAULDING,

EDWIN L. WHITE,

OLIVER K. PIERCE,

PETER TARBELL.

Open for business every business day, 9 to 11 A.M.; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits, . . .	\$540,913 40
Bank stock, as per schedule, .	19,373 75	Guaranty fund, .	8,700 00
Loans on bank stock, . . .	13,589 20	Interest account, .	4,208 84
Railroad bonds, as per schedule,	68,000 00	Undivided earnings,	12,078 23
Real estate (for banking purposes), . . .	7,500 00	Uncompleted loans, .	1,990 50
Real estate by foreclosure, .	3,800 00	Bank building rent, .	20 83
Loans on real estate, . . .	309,339 47		
Loans on personal security, .	106,010 55		
Loans to counties, cities or towns (notes), . . .	6,400 00		
Loans on depositors' books, .	300 00		
Deposits in banks, on interest, .	17,137 65		
Deposits in banks, not on interest,	417 96		
Expense account, . . .	314 66		
Premium account, . . .	5,000 00		
Local tax, . . .	9 35		
Tax and improvements on real estate, . . .	444 73		
Cash on hand, . . .	274 48		
	<u>\$567,911 80</u>		<u>\$567,911 80</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Ayer,	\$10,417 96
Shawmut National Bank, Boston,	7,137 65

Loans on Bank Stock, amount on each : —

3 shares First National Bank, Ayer,	\$270 00
175 shares First National Bank, Ayer,	11,500 00
18 shares First National Bank, Ayer,	1,419 20
10 shares First National Bank, Ayer,	400 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Marlborough, Mass., 4s, . .	\$5,000	\$5,431 00	\$5,000 00
Town of Walpole, Mass., 4s, . .	5,000	5,417 00	5,000 00
	\$10,000	\$10,848 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First National Bank, Ayer, . .	\$4,000	\$4,400 00	\$4,247 25
6	Blackstone N'l B'k, Boston, . .	600	522 00	674 00
10	Commercial N'l Bank, Boston, . .	1,000	800 00	970 00
15	Continental N'l Bank, Boston, . .	1,500	1,500 00	1,911 25
10	Eliot National Bank, Boston, . .	1,000	1,180 00	1,355 00
15	Howard Nat'l Bank, Boston, . .	1,500	1,308 00	1,680 00
7	N'l B'k of No. America, Boston, . .	700	679 00	883 75
20	N'l Hide & Leather B'k, Boston, . .	2,000	2,115 00	2,540 00
5	People's Nat'l Bank, Boston, . .	500	675 00	840 00
10	State National Bank, Boston, . .	1,000	1,090 00	1,262 50
20	Prescott Nat'l Bank, Lowell, . .	2,000	2,900 00	3,010 00
		\$15,800	\$17,169 00	\$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,400 00	\$5,000 00
Boston & Maine R.R. 4½s. . . .	15,000	18,075 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,625 00	5,000 00
Concord & Montreal R.R. 4s,	8,000	8,520 00	8,000 00
Fitchburg R.R. 4s,	1,000	1,016 00	1,000 00
Fitchburg R.R. 4½s,	5,000	5,495 00	5,000 00
Fitchburg R.R. 5s,	24,000	25,425 00	24,000 00
Maine Central R.R. 7s,	5,000	6,850 00	5,000 00
	\$68,000	\$76,406 00	\$68,000 00

North Middlesex Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,137 65	2 per cent.	\$64,780 55	5½ per cent.	\$100 00	7 per cent.
16,400 00	4½ “	138,855 40	6 “	11,732 47	10 “
203,770 80	5 “				

Amount invested in real estate for banking purposes,	\$7,500 00
Estimated value of the same,	7,500 00
Assessed value of the same,	5,200 00
Net income received from same during year ending Oct. 31, 1897,	20 83
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,800 00
Assessed value of the same,	4,100 00
Net income received from same during year ending Oct. 31, 1897,	60 08
Number of loans which are of an amount not exceeding \$3,000 each,	205
Aggregate amount of the same,	218,439 25
Total number of loans upon real estate,	223
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	26,337 68
Times for the dividends fixed by the by-laws: January 5 and July 5.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,996 43 } during the year ending Oct. 31, 1897, { 2 per cent., 9,469 35 }	18,465 78
Number of accounts opened during the year ending Oct. 31, 1897,	431
Number of accounts closed during the year ending Oct. 31, 1897,	230
Total number of open accounts Oct. 31, 1897,	2,331
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	971 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	141,070 32
Number of same,	2,056
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	97,842 31
Number of same,	1,315
Date of examination by commissioner: January 15.	

ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Present number of corporators, 22.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. L. WATERS,

A. W. BALLOU,

C. A. TOWNE,

W. M. KING.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$58,300 00	Deposits,	\$935,238 85
Bank stock, as per schedule, .	40,390 00	Guaranty fund, .	29,800 00
Loans on bank stock, . . .	2,575 00	Interest account, .	2,666 21
Railroad bonds, as per schedule, .	71,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	7,067 44	count,	36,096 85
Loans on real estate,	653,653 50		
Loans on personal security, . .	91,562 90		
Loans to counties, cities or towns			
(notes),	50,150 00		
Deposits in banks, on interest, .	27,066 60		
Deposits in banks, not on interest,	937 01		
Expense account,	572 34		
Cash on hand,	527 12		
	<hr/>		<hr/>
	\$1,003,801 91		\$1,003,801 91

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston,	\$937 01
Orange National Bank, Orange,	7,066 60
Pynchon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	10,000 00

Loans on Bank Stock, amount on each : —

30 shares Home National Bank, Holyoke,	\$2,500 00
3 shares Orange National Bank, Orange,	75 00

Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$6,000	\$6,060 00	\$6,000 00
of Gardiner, Me., 4s, . .	6,000	6,060 00	6,000 00
of Malden, Mass., 4s, . .	5,000	5,200 00	5,000 00
of Manchester, N. H., 4s, . .	15,000	15,375 00	15,000 00
of Meriden, Conn., 4s, . .	5,000	5,125 00	5,000 00
of Rockford, Ill., 4½s, . .	5,000	5,350 00	5,000 00
Town of Leominster, Mass., 4s, . .	7,300	7,410 00	7,300 00
of Orange, Mass., 4s, . .	9,000	9,030 00	9,000 00
	\$58,300	\$59,610 00	\$58,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Miller's River N'l B'k, Athol, .	\$600	\$1,080 00	\$600 00
15	Atlas National Bank, Boston, .	1,500	1,620 00	1,500 00
5	Boylston Nat'l Bank, Boston, .	500	610 00	500 00
3	Central Nat'l Bank, Boston, .	300	321 00	300 00
65	Eliot National Bank, Boston, .	6,500	7,800 00	6,500 00
4	Everett National Bank, Boston, .	400	340 00	400 00
20	First Ward N'l Bank, Boston, .	2,000	2,600 00	2,000 00
20	Manufacturers' N'l B'k, Boston, .	2,000	2,000 00	2,000 00
11	N'l B'k of No. America, Boston, .	1,100	1,023 00	1,100 00
5	N'l Hide & Leather B'k, Boston, .	500	525 00	500 00
16	Nat'l Webster B'k, Boston, .	1,600	1,616 00	1,600 00
10	North National Bank, Boston, .	1,000	930 00	1,000 00
15	Tremont Nat'l Bank, Boston, .	1,500	1,095 00	1,500 00
10	First National Bank, Chelsea, .	1,000	1,060 00	1,000 00
39	First Nat'l Bank, Gardner, .	3,900	4,290 00	4,290 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,498 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	15,500 00	10,000 00
10	First Nat'l Bank, Springfield, .	1,000	1,200 00	1,000 00
10	Third Nat'l Bank, Springfield, .	1,000	1,800 00	1,000 00
3	Union Market National Bank, Watertown,	300	375 00	300 00
		\$40,000	\$49,283 00	\$40,390 00

Orange Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,450 00	15,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,000 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	9,000	9,090 00	9,000 00
Fitchburg R.R. 5s,	21,000	21,650 00	21,000 00
Old Colony R.R. 4½s,	1,000	1,030 00	1,000 00
	\$71,000	\$73,920 00	\$71,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,066 60	2 per cent.	\$19,300 00	4½ per cent.	\$30,725 00	5½ per cent.
85,850 00	4 “	652,997 00	5 “	19,069 40	6 “
10,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,067 44
Assessed value of the same,	6,050 00
Net income received from same during year ending Oct. 31, 1897, . . .	19 80
Number of loans which are of an amount not exceeding \$3,000 each, . .	262
Aggregate amount of the same,	262,168 50
Total number of loans upon real estate,	300
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	46,637 85
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,170 96 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 17,750 24 }	34,921 20
Number of accounts opened during the year ending Oct. 31, 1897, . . .	434
Number of accounts closed during the year ending Oct. 31, 1897, . . .	333
Total number of open accounts Oct. 31, 1897,	3,594
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,865 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	158,198 53
Number of same,	2,406
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	142,679 56
Number of same,	2,142
Date of examination by commissioner: March 18.	

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 55.

C. H. HOBBS, *President.*

H. W. MCGREGORY, *Treasurer.*

WILLIAM W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES B. SHAW,

E. G. HASTINGS,

HENRY G. LOOMIS,

C. H. HOBBS,

WM. HOLBROOK.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$121,000 00	Deposits,	\$1,116,574 72
Bank stock, as per schedule, .	38,800 00	Guaranty fund, .	46,000 00
Loans on bank stock, . . .	881 00	Interest account, .	4,819 69
Railroad bonds, as per schedule, .	122,000 00	Profit and loss account,	14,973 91
Loans on railroad stock, . . .	560 00	Rents,	93 05
Real estate (for banking purposes),	14,500 00		
Real estate by foreclosure, . . .	2,462 44		
Loans on real estate,	611,253 00		
Loans on personal security, . . .	179,821 00		
Loans to counties, cities or towns (notes),	46,775 00		
Loans on depositors' books, . . .	1,215 00		
Deposits in banks, on interest, .	35,171 24		
Expense account,	985 23		
Cash on hand,	7,037 46		
	<u>\$1,182,461 37</u>		<u>\$1,182,461 37</u>

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	\$9,977 92
City National Bank, Springfield,	11,141 72
Springfield Safe Deposit and Trust Company, Springfield,	1,132 96
Springfield National Bank, Springfield,	12,918 64

Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

1 share Palmer National Bank, Palmer,	\$81 00
3 shares Palmer National Bank, Palmer,	300 00
5 shares Palmer National Bank, Palmer,	500 00

Loans on Railroad Stock, amount on each :—

10 shares Boston & Albany R.R.,	\$400 00
1 share Boston & Albany R.R.,	160 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$5,000	\$5,250 00	\$5,000 00
of Cambridge, Mass., 4s,	10,000	10,850 00	10,000 00
of Kansas City, Mo., 4½s,	30,000	33,000 00	30,000 00
of Lowell, Mass., 4s,	11,000	12,155 00	11,000 00
of Malden, Mass., 4s,	10,000	10,450 00	10,000 00
of Providence, R. I., 4s,	15,000	17,025 00	15,000 00
of Waterbury, Conn., 4s,	10,000	10,650 00	10,000 00
of Worcester, Mass., 4s,	15,000	16,800 00	15,000 00
Town of Monson, Mass., 4s,	10,000	10,560 00	10,000 00
County of Aroostook, Me., 4½s,	5,000	5,375 00	5,000 00*
	\$121,000	\$132,115 00	\$121,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	\$5,000	\$5,887 50	\$5,000 00
23	N'l Bank of Commerce, Boston,	2,300	2,426 50	2,300 00
10	N'l B'k of No. America, Boston,	1,000	930 00	1,000 00
25	State National Bank, Boston,	2,500	2,706 25	2,500 00
13	Suffolk National Bank, Boston,	1,300	1,334 06	1,300 00
10	Brockton N'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson Nat'l Bank, Monson,	3,300	4,455 00	3,300 00
116	Palmer Nat'l Bank, Palmer,	11,600	17,168 00	11,600 00
51	Agawam N'l B'k, Springfield,	5,100	3,825 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	6,150 00	5,000 00
7	Ware National Bank, Ware,	700	742 00	700 00
		\$38,800	\$46,774 31	\$38,800 00

Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,962 50	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,000 00	10,000 00
Boston Terminal Co. 3½s, . . .	15,000	15,600 00	15,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,450 00	10,000 00
Eastern R.R. 6s,	10,000	12,000 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,900 00	10,000 00
Fitchburg R.R. 5s,	10,000	11,000 00	10,000 00
Maine Central R.R. 7s,	2,000	2,710 00	2,000 00
N. Y., Providence & Boston R.R. 7s,	5,000	5,175 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
	\$122,000	\$132,797 50	\$122,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,977 92	2 per cent.	\$46,775 00	4½ per cent.	\$172,160 00	6 per cent.
11,141 72	3 “	545,316 00	5 “	995 00	6½ “
14,051 60	4 “	75,259 00	5½ “		

Amount invested in real estate for banking purposes,	\$14,500 00
Estimated value of the same,	14,500 00
Assessed value of the same,	10,800 00
Net income received from same during year ending Oct. 31, 1897, . .	434 18
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,462 44
Assessed value of the same,	2,500 00
Net income received from same during year ending Oct. 31, 1897, . .	93 05
Number of loans which are of an amount not exceeding \$3,000 each, 407	
Aggregate amount of the same,	414,377 00
Total number of loans upon real estate,	360
Amount of investments from which no income is received,	5,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	57,650 31
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$22,202 73 }	44,537 47
during the year ending Oct. 31, 1897, . . . { 2½ per cent., 22,334 74 }	
Number of accounts opened during the year ending Oct. 31, 1897, . .	447
Number of accounts closed during the year ending Oct. 31, 1897, . .	381
Total number of open accounts Oct. 31, 1897,	3,079

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Palmer Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$3,060 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	194,897 40
Number of same,	2,195
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	198,740 67
Number of same,	1,725
Date of examination by commissioner: June 10.	

PENTUCKET SAVINGS BANK — HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 19.

GEORGE H. CARLETON, *President*.

CHARLES S. TITCOMB, *Treasurer*.

CHARLES S. TITCOMB, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

GEORGE H. CARLETON,

C. H. HAYES,

JOHN A. GALE,

OLIVER TAYLOR,

THOMAS LAHEY.

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.;
2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$17,100 00	Deposits, . . .	\$390,102 24
Loans on public funds, . . .	5,000 00	Guaranty fund, . .	2,942 00
Bank stock, as per schedule, .	3,000 00	Interest account, . .	1,039 43
Loans on bank stock, . . .	10,000 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	18,425 00	count, . . .	830 56
Loans on railroad stock, . . .	1,500 00		
Loans on real estate, . . .	199,730 00		
Loans on personal security, . .	98,500 00		
Loans to counties, cities or towns			
(notes),	8,000 00		
Loans on depositors' books, . .	600 00		
Deposits in banks, on interest, .	20,927 73		
Deposits in banks, not on interest,	10,329 09		
Expense account,	297 61		
Premium account,	1,101 11		
Cash on hand,	403 69		
	<u>\$394,914 23</u>		<u>\$394,914 23</u>

Cash on Deposit in Banks, amount in each: —

Beacon Trust Company, Boston,	\$10,395 05
Second National Bank, Haverhill,	10,329 09
Haverhill Safe Deposit and Trust Company, Haverhill,	10,532 68

Pentucket Savings Bank—Continued.

Loan on Public Funds:—

\$5,000 City of Malden, Mass., 4s, \$5,000 00

Loans on Bank Stock, amount on each:—

35 shares Second National Bank, Haverhill, \$3,000 00
 10 shares Second National Bank, Haverhill, 1,000 00
 10 shares Second National Bank, Haverhill, 1,000 00
 25 shares Beacon Trust Company, Boston, 2,500 00*
 10 shares Somerville National Bank, Somerville, }
 15 shares Beacon Trust Company, Boston, } 2,500 00*

Loan on Railroad Stock:—

15 shares Boston & Maine R.R., \$1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	\$1,600	\$1,668 00	\$1,600 00
of Grand Rapids, Mich., 4½s,	2,000	2,200 00	2,000 00
of Meriden, Conn., 4s,	3,000	3,060 00	3,000 00
of New Britain, Conn., 4s,	5,000	5,150 00	5,000 00
of Oshkosh, Wis., 4½s,	4,000	4,090 00	4,000 00
of Sioux City, Iowa, 6s,	500	600 00	500 00
of Taunton, Mass., 4s,	1,000	1,030 00	1,000 00
	\$17,100	\$17,798 00	\$17,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett National Bank, Boston,	\$1,000	\$890 00	\$1,000 00
10	State National Bank, Boston, .	1,000	1,082 50	1,000 00
10	First National Bank, Chelsea, .	1,000	1,000 00	1,000 00
		\$3,000	\$2,972 50	\$3,000 00

* The bank has been notified that these loans, in excess of the legal limit, must be corrected.

Pentucket Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$3,000	\$3,210 00	\$3,000 00
Boston & Maine R.R. 4s, . . .	2,000	2,140 00	2,000 00
Boston & Maine R.R. 4½s, . . .	4,000	4,760 00	4,000 00
Fitchburg R.R. 5s, . . .	2,000	2,020 00	2,000 00
Maine Central R.R. 4½s, . . .	500	540 00	500 00
Upper Coos R.R. 4s, . . .	3,000	3,000 00	2,925 00
Worcester, Nashua & Roch. R R. 4s,	4,000	4,180 00	4,000 00
	\$18,500	\$19,850 00	\$18,425 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,395 05	2½ per cent.	\$37,000 00	4½ per cent.	\$7,700 00	5½ per cent.
10,532 68	3 “	75,600 00	4½ “	20,780 00	6 “
27,000 00	4 “	155,250 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 96
 Aggregate amount of the same, \$144,730 00
 Total number of loans upon real estate, 104
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 16,071 81
 Times for the dividends fixed by the by-laws: first Wednesday in February and August.
 Rate and amount of each semi-annual dividend { 2 per cent., \$5,776 71 }
 during the year ending Oct. 31, 1897, . . . (2 per cent., 6,415 63 } 12,192 34
 Number of accounts opened during the year ending Oct. 31, 1897, 352
 Number of accounts closed during the year ending Oct. 31, 1897, 139
 Total number of open accounts Oct. 31, 1897, 1,074
 Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes), 1,121 39
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897, 146,005 88
 Number of same, 1,281
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897, 70,458 59
 Number of same, 853
 Date of examination by commissioner: February 1.

PEOPLE'S SAVINGS BANK—BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 44.

WILLIAM L. DOUGLAS, *President.*

A. T. JONES, *Treasurer.*

JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM L. DOUGLAS,

EMERY M. LOW,

FRED P. RICHMOND,

FRANCIS B. GARDNER,

EDWARD B. MELLEEN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,000 00	Deposits,	\$269,112 14
Bank stock, as per schedule, .	5,000 00	Guaranty fund, .	884 25
Railroad bonds, as per schedule, .	37,500 00	Interest account, .	1,215 32
Boston Terminal Company 3½s, .	5,000 00		
Loans on real estate,	159,025 00		
Loans on personal security, .	18,000 00		
Loans to counties, cities or towns (notes),	4,200 00		
Deposits in banks, on interest, .	15,693 01		
Expense account,	166 81		
Outfit,	400 00		
Premium account,	4,394 92		
Cash on hand,	1,831 97		
	<hr/>		<hr/>
	\$271,211 71		\$271,211 71

Cash on Deposit in Banks, amount in each :—

Brockton National Bank, Brockton,	\$692 48
Home National Bank, Brockton,	3,200 53
Plymouth County Safe Deposit and Trust Company, Brockton,	11,800 00

People's Savings Bank, Brockton — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$10,000	\$10,735 00	\$10,000 00
of Canton, Ohio, 5s, . . .	2,000	2,040 00	2,000 00
of New Britain, Conn., 4s, . . .	4,000	4,280 00	4,000 00
of Springfield, Ohio, 5s, . . .	2,000	2,020 00	2,000 00
Town of Stoughton, Mass., 4s, . . .	2,000	2,115 00	2,000 00
	\$20,000	\$21,190 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Massachusetts Loan and Trust Company, Boston, . . .	\$3,000	\$3,000 00	\$3,000 00
10	Plymouth County Safe Deposit & Trust Company, Brockton,	1,000	1,000 00	1,000 00
10	Brockton Nat'l Bank, Brockton,	1,000	1,150 00	1,000 00
		\$5,000	\$5,150 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$4,000	\$4,280 00	\$4,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	5,000	5,500 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	1,000	1,060 00	1,000 00
Fitchburg R.R. 4s, . . .	7,000	7,212 50	7,000 00
Fitchburg R.R. 5s, . . .	3,000	3,215 00	3,000 00
Maine Central R.R. 4s, . . .	2,000	2,060 00	2,000 00
Maine Central R.R. 5s, . . .	2,500	2,850 00	2,500 00
Old Colony R.R. 4s, . . .	2,000	2,130 00	2,000 00
Old Colony R.R. 4½s, . . .	1,000	1,045 00	1,000 00
Penobscot Shore Line R.R. 4s, . . .	5,000	5,125 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	5,000	6,150 00	5,000 00
	\$37,500	\$40,627 50	\$37,500 00

People's Savings Bank, Brockton — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,893 01	2 per cent.	\$4,200 00	4 per cent.	\$23,000 00	5½ per cent.
11,800 00	3 "	59,100 00	5 "	94,925 00	6 "

Number of loans which are of an amount not exceeding \$3,000 each, 94
 Aggregate amount of the same, \$102,475 00
 Total number of loans upon real estate, 94
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 10,293 22
 Times for the dividends fixed by the by-laws: March 1 and September 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$2,824 70 }
 during the year ending Oct. 31, 1897, . . { 2 per cent., 4,014 11 } 6,838 81
 Number of accounts opened during the year ending Oct. 31, 1897, 718
 Number of accounts closed during the year ending Oct. 31, 1897, 264
 Total number of open accounts Oct. 31, 1897, 1,394
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 1,647 26
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 189,736 09
 Number of same, 2,848
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 87,310 01
 Number of same, 1,464
 Date of examination by commissioner: September 13.

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 47.

WILLIAM SKINNER, *President.*F. H. CHAMBERLIN, *Treasurer.*A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER,

J. A. SULLIVAN,

E. P. CLARK,

J. N. HUBBARD,

JOHN TILLEY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits, . . .	\$648,723 99
Bank stock, as per schedule, .	10,513 00	Guaranty fund, .	17,000 00
Loans on bank stock, . . .	28,650 00	Interest account, .	6,348 22
Loans on real estate, . . .	463,159 00	Profit and loss ac-	
Loans on personal security, .	126,128 50	count, . . .	10,622 07
Deposits in banks, on interest, .	26,478 13		
Furniture and fixtures, . . .	900 00		
Cash on hand,	1,865 65		
	<u>\$682,694 28</u>		<u>\$682,694 28</u>

Cash on Deposit in Banks, amount in each : —

Home National Bank, Holyoke,	\$22,478 13
City National Bank, Holyoke,	4,000 00

Loans on Bank Stock, amount on each : —

10 shares Home National Bank, Holyoke,	\$500 00
20 shares Home National Bank, Holyoke,	1,000 00
10 shares Home National Bank, Holyoke,	900 00
55 shares Home National Bank, Holyoke,	5,000 00
25 shares Home National Bank, Holyoke,	2,000 00
5 shares Home National Bank, Holyoke,	450 00
8 shares Home National Bank, Holyoke,	600 00
50 shares City National Bank, Holyoke,	3,600 00
65 shares City National Bank, Holyoke,	5,000 00
10 shares First National Bank, Springfield,	300 00
3 shares Agawam National Bank, Springfield,	
5 shares Holyoke National Bank, Holyoke,	500 00
77 shares Franklin County National Bank, Greenfield,	6,800 00
24 shares Franklin County National Bank, Greenfield,	2,000 00

People's Savings Bank, Holyoke — Concluded.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$25,000	\$28,250 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	City Nat'l Bank, Holyoke, . .	\$3,800	\$4,104 00	\$3,863 00
10	Holyoke Nat'l Bank, Holyoke, .	1,000	1,750 00	1,650 00
50	Home Nat'l Bank, Holyoke, . .	5,000	5,625 00	5,000 00
		\$9,800	\$11,479 00	\$10,513 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,478 13 555,287 50	4 per cent. 5 “	\$34,100 00	5½ per cent.	\$28,550 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 148
 Aggregate amount of the same, \$242,609 00
 Total number of loans upon real estate, 156
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 34,448 33
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$10,606 49 }
 during the year ending Oct. 31, 1897, . { 2 per cent., 10,845 96 } 21,452 45
 Number of accounts opened during the year ending Oct. 31, 1897, . 505
 Number of accounts closed during the year ending Oct. 31, 1897, . 339
 Total number of open accounts Oct. 31, 1897, 1,882
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 2,922 91
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 201,735 96
 Number of same, 2,672
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 146,511 45
 Number of same, 1,637
 Date of examination by commissioner: July 29.

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 190.

SAMUEL R. HEYWOOD, *President.*CHARLES M. BENT, *Treasurer.*FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,

EDWIN T. MARBLE,

THOMAS M. ROGERS,

ALEXANDER DE WITT,

WILLIAM W. JOHNSON.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$785,905 00	Deposits,	\$7,756,194 99
Bank stock, as per schedule, .	893,379 00	Guaranty fund, . .	294,000 00
Loans on bank stock,	14,031 00	Interest account, . .	90,709 99
Railroad bonds, as per schedule, .	1,039,908 00	Profit and loss account,	11,251 50
Loans on railroad stock,	3,800 00	Rents,	850 77
Real estate (for banking purposes),	117,536 88	Rents of real estate by foreclosure, . .	111 07
Real estate by foreclosure,	47,056 99	Sundry interest items, . .	1,465 21
Loans on real estate,	3,828,512 73	Incomplete loans on real estate,	8,700 00
Loans on personal security,	1,232,669 86		
Loans to counties, cities or towns (notes),	39,250 00		
Loans on depositors' books,	1,353 00		
Deposits in banks, on interest, . .	127,162 14		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	3,673 47		
125 shares Howland Mills Corporation stock,*	12,500 00		
Cash on hand,	11,545 46		
	<u>\$8,163,283 53</u>		<u>\$8,163,283 53</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$43,168 45
Central National Bank, Worcester,	50,852 20
Citizens' National Bank, Worcester,	38,141 49

Loans on Bank Stock, amount on each : —

10 shares Shawmut National Bank, Boston,	} \$1,300 00
5 shares National Revere Bank, Boston,	
6 shares Old Boston National Bank, Boston,	
21 shares Boston National Bank, Boston,	} 4,900 00
34 shares Haverhill National Bank, Haverhill,	

People's Savings Bank, Worcester — Continued.

36 shares Citizens' National Bank, Worcester,	\$3,600 00
10 shares Crocker National Bank, Turner's Falls,	585 00
7 shares First National Bank, Northampton,	346 00
5 shares Chicopee National Bank, Springfield,	500 00
11 shares Hadley Falls National Bank, Holyoke,	1,100 00
13 shares First National Bank, Worcester,	1,700 00
4 shares City National Bank, Worcester,	

Loans on Railroad Stock, amount on each:—

10 shares Boston & Maine R.R.,	\$1,200 00
12 shares Boston & Albany R.R.,	2,500 00
9 shares Old Colony R.R.,	
2 shares Boston & Albany R.R.,	100 00
9 shares New York, New Haven & Hartford R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$110,000	\$111,050 00	\$110,700 00
of Cleveland, Ohio, 6s,	1,000	1,000 00	1,000 00
of Columbus, Ohio, 4s,	35,000	36,225 00	35,000 00*
of Dayton, Ohio, 4s,	7,000	7,227 50	20,125 00*
of Dayton, Ohio, 6s,	12,000	12,367 50	
of Holyoke, Mass., 4s,	25,000	26,250 00	25,000 00
of Keene, N. H., 4s,	10,000	10,675 00	10,000 00
of Lynn, Mass., 4s,	26,000	27,755 00	26,400 00
of Malden, Mass., 4s,	25,000	26,437 50	25,000 00
of Milwaukee, Wis., 4s,	59,000	61,835 00	59,000 00
of Nashua, N. H., 4s,	10,000	10,400 00	10,000 00
of New Bedford, Mass., 4s,	25,000	25,562 50	25,000 00
of Norwich, Conn., 5s,	19,000	21,370 00	21,144 00
of Peoria, Ill., 4s,	12,000	12,360 00	12,000 00
of Peoria, Ill., 7s,	5,000	5,000 00	5,000 00
of Providence, R. I., 4s,	50,000	57,000 00	55,000 00
of Providence, R. I., 5s,	9,000	9,315 00	9,450 00
of Quincy, Mass., 4s,	25,000	25,462 50	25,000 00
of Scranton, Pa., 5s,	5,000	5,162 50	5,000 00
of Springfield, Ohio, 5s,	6,000	6,250 00	6,156 00
of Taunton, Mass., 4s,	7,000	7,560 00	7,000 00
of Waltham, Mass., 4s,	13,000	13,715 00	13,000 00
of Worcester, Mass., 4s,	200,000	210,625 00	202,930 00
of Worcester, Mass., 5s,	2,000	2,270 00	2,000 00
Town of Attleborough, Mass., 4s,	13,000	13,942 50	13,000 00
of Beverly, Mass., 4s,	10,000	10,375 00	10,000 00
of Dalton (Fire District), Mass., 4s,	20,000	21,250 00	20,000 00
of Holbrook, Mass., 4s,	30,000	31,500 00	30,000 00
of Westborough, Mass., 5s,	2,000	2,250 00	2,000 00
	\$773,000	\$812,192 50	\$785,905 00

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
128	Atlantic Nat'l Bank, Boston, .	\$12,800	\$13,824 00	\$17,006 00
165	Atlas National Bank, Boston, .	16,500	17,613 75	18,800 00
106	Blackstone N'l Bank, Boston, .	10,600	9,010 00	10,600 00
125	Boston National Bank, Boston, .	12,500	11,250 00	14,366 00
54	Boylston Nat'l Bank, Boston, .	5,400	6,426 00	6,750 00
201	Columbian Nat'l Bank, Boston, .	20,100	16,783 50	20,100 00
50	Continental N'l Bank, Boston, .	5,000	5,112 50	5,812 00
216	Eliot National Bank, Boston, .	21,600	25,434 00	26,766 00
44	Everett National Bank, Boston, .	4,400	3,916 00	4,400 00
97	Faneuil Hall N'l Bank, Boston, .	9,700	12,125 00	12,730 00
238	Freeman's Nat'l Bank, Boston, .	23,800	20,230 00	23,800 00
217	Globe National Bank, Boston, .	21,700	18,228 00	21,700 00
151	Hamilton Nat'l Bank, Boston, .	15,100	15,326 50	18,129 00
149	Manufacturers' N'l B'k, Boston, .	14,900	15,347 00	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	15,405 00	23,700 00
25	Mechanics' Nat'l Bank, Boston, .	2,500	3,000 00	2,900 00
221	Merchants' Nat'l Bank, Boston, .	22,100	33,371 00	31,443 00
109	N'l B'k of Commerce, Boston, .	10,900	11,472 25	12,965 00
115	National Bank of the Com- monwealth, Boston, .	11,500	16,272 50	15,450 00
141	N'l B'k of No. America, Boston, .	14,100	13,113 00	15,840 00
149	N'l B'k of Redemption, Boston, .	14,900	17,023 25	19,419 00
500	N'l B'k of the Republic, Boston, .	50,000	70,437 50	70,714 00
239	National City Bank, Boston, .	23,900	16,252 00	23,900 00
130	National Eagle Bank, Boston, .	13,000	9,766 25	13,000 00
213	Nat'l Exchange Bank, Boston, .	21,300	27,051 00	26,452 00
311	N'l Hide & Leather B'k, Boston, .	31,100	32,499 50	37,432 00
78	National Revere Bank, Boston, .	7,800	6,240 00	7,800 00
96	National Union Bank, Boston, .	9,600	12,504 00	13,037 00
50	Nat'l Webster Bank, Boston, .	5,000	5,075 00	5,000 00
65	New England N'l B'k, Boston, .	6,500	9,555 00	9,586 00
152	North National Bank, Boston, .	15,200	14,098 00	17,903 00
205	Old Boston Nat'l Bank, Boston, .	20,500	21,140 63	23,935 00
56	Second National Bank, Boston, .	5,600	9,744 00	8,600 00
59	Shawmut Nat'l Bank, Boston, .	5,900	6,549 00	7,075 00
301	Shoe & Leather N'l B'k, Boston, .	30,100	27,692 00	30,100 00
68	State National Bank, Boston, .	6,800	7,361 00	8,050 00
133	Suffolk National Bank, Boston, .	13,300	13,566 00	14,533 00
99	Tremont Nat'l Bank, Boston, .	9,900	6,942 38	9,900 00
172	Washington N'l Bank, Boston, .	17,200	17,114 00	20,068 00
255	Central Nat'l Bank, Worcester, .	25,500	34,425 00	36,235 00
111	Citizens' N'l Bank, Worcester, .	11,100	14,430 00	13,629 00
290	City Nat'l Bank, Worcester, .	29,000	42,050 00	36,550 00
182	Mechanics' N'l B'k, Worcester, .	18,200	15,470 00	18,200 00
300	Quinsigamond National Bank, Worcester, .	30,000	43,500 00	35,984 00
524	Worcester N'l B'k, Worcester, .	52,400	75,980 00	68,120 00
		\$752,700	\$839,725 51	\$893,379 00

People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$150,000	\$159,000 00	\$160,520 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	22,750 00	22,090 00
Boston & Lowell R.R. 4s,	4,000	4,072 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	26,000 00	25,688 00
Boston & Maine R.R. 4s,	30,000	32,250 00	29,750 00
Cheshire R.R. 6s,	24,500	25,235 00	25,000 00
Eastern R.R. 6s,	71,000	84,312 50	81,878 00
Fitchburg R.R. 4s,	29,000	29,950 00	27,500 00
Fitchburg R.R. 5s,	44,000	46,040 00	46,287 00
Maine Central R.R. 4s,	51,500	53,431 25	51,020 00
Maine Central R.R. 6s,	1,000	1,055 00	1,000 00
Maine Central R.R. 7s,	40,900	46,682 70	46,092 00
Maine Central and European & No. American R.R. 4s,	25,000	26,125 00	24,725 00
N. Y., Providence & Boston R.R. 7s, .	12,000	12,420 00	13,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	108,750 00	102,000 00
Norwich & Worcester R.R. 4s,	50,000	52,500 00	50,000 00
Old Colony R.R. 4s,	70,000	74,562 50	70,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,275 00	5,200 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,400 00	10,000 00
Salem & Lowell R.R. 6s,	10,000	10,000 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	60,000 00	54,900 00
Sullivan County R.R. 4s,	25,000	25,500 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	50,000	53,000 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,400 00	11,039 00
Worcester, Nashua & Roch. R.R. 4s,	90,000	91,760 00	90,000 00
	\$997,900	\$1,072,471 45	\$1,039,908 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$89,020 65	2 per cent.	\$610,450 00	4 per cent.	\$3,870,546 73	5 per cent.
38,141 49	3 “	304,088 86	4½ “	50,000 00	5½ “
37,500 00	3½ “	229,931 00	4½ “	17,100 00	6 “

Amount invested in real estate for banking purposes, \$117,536 88 .
 Estimated value of the same, 120,000 00
 Assessed value of the same, 80,600 00
 Net income received from same during year ending Oct. 31, 1897, . . . 2,867 09

People's Savings Bank, Worcester — Concluded.

Value, by books, of other real estate, held or owned by foreclosure or otherwise,	\$47,056 99
Assessed value of the same,	34,375 00
Net income received from same during year ending Oct. 31, 1897, . . .	391 23
Number of loans which are of an amount not exceeding \$3,000 each, 1,247	
Aggregate amount of the same,	1,702,216 63
Total number of loans upon real estate,	1,548
Amount of investments from which no income is received,	27,401 43
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	354,125 47
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$142,394 59 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 145,876 54 }	288,271 13
Number of accounts opened during the year ending Oct. 31, 1897, . . .	2,089
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,697
Total number of open accounts Oct. 31, 1897,	16,699
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	15,224 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,090,744 88
Number of same,	14,628
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,025,751 31
Number of same,	13,503
Date of examination by commissioner: November 18.	

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 31.

WILLIAM S. DANFORTH, *President.*

JOHN J. RUSSELL, *Treasurer.*

JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS,

JAMES MILLAR,

WILLIAM S. DANFORTH,

CHARLES B. STODDARD,

GEORGÉ E. MORTON.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$201,000 00	Deposits,	\$2,349,293 20
Bank stock, as per schedule, .	398,947 00	Guaranty fund, .	120,000 00
Loans on bank stock,	4,090 00	Interest account, .	48,953 83
Railroad bonds, as per schedule,	538,900 00	Profit and loss ac-	
Real estate (for banking pur-		count,	36,392 94
poses),	36,535 70	Suspense account, .	101 00
Real estate by foreclosure, . .	3,366 41		
Loans on real estate,	680,794 00		
Loans on personal security, . .	614,940 00		
Loans to counties, cities or towns			
(notes),	42,565 89		
Deposits in banks, on interest, .	29,714 07		
Cash on hand,	3,887 90		
	<u>\$2,554,740 97</u>		<u>\$2,554,740 97</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$16,842 04
Old Colony National Bank, Plymouth,	7,810 39
Plymouth National Bank, Plymouth,	5,061 64

Loans on Bank Stock, amount on each:—

13 shares Plymouth National Bank, Plymouth,	\$1,090 00
13 shares Plymouth National Bank, Plymouth,	} 1,600 00*
3 shares Old Colony National Bank, Plymouth,	
9 shares Old Colony National Bank, Plymouth,	900 00
6 shares Old Colony National Bank, Plymouth,	500 00

* The bank has been notified that this loan, in excess of the legal limit, must be reduced.

Plymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$6,000	\$6,900 00	\$6,000 00
of Brockton, Mass., 4s,	16,000	16,160 00	16,000 00
of Fall River, Mass., 6s,	10,000	11,000 00	10,000 00
of Holyoke, Mass., 6s,	50,000	53,000 00	50,000 00
of New Bedford, Mass., 7s,	10,900	11,900 00	10,000 00
of New London, Conn., 7s,	50,000	53,500 00	50,000 00
of Rockford, Ill., 4½s,	10,000	10,600 00	10,000 00
Town of Belmont, Mass., 4½s,	14,000	14,140 00	14,000 00
of Leominster, Mass., 4s,	10,000	10,100 00	10,000 00
of West Springfield, Mass., 5s,	25,000	25,000 00	25,000 00
	\$201,000	\$212,300 00	\$201,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l Bank, Boston,	\$700	\$735 00	\$687 00
41	Atlantic Nat'l Bank, Boston,	4,100	4,428 00	4,100 00
234	Atlas National Bank, Boston,	23,400	25,038 00	23,400 00
32	Blackstone N'l Bank, Boston,	3,200	2,720 00	2,112 00
139	Boston National Bank, Boston,	13,900	12,510 00	11,815 00
70	Boylston Nat'l Bank, Boston,	7,000	8,330 00	7,000 00
42	Columbian N'l Bank, Boston,	4,200	3,486 00	3,990 00
100	First Ward N'l Bank, Boston,	10,000	12,700 00	10,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,380 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,436 00	2,320 00
53	Hamilton Nat'l Bank, Boston,	5,300	5,353 00	5,300 00
54	Howard Nat'l Bank, Boston,	5,400	4,644 00	4,590 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,300 00	9,000 00
128	Market National Bank, Boston,	12,800	8,320 00	8,960 00
85	Massachusetts N'l B'k, Boston,	8,500	6,460 00	6,375 00
225	Merchants' N'l Bank, Boston,	22,500	33,750 00	22,500 00
108	N'l Bank of Commerce, Boston,	10,800	11,340 00	9,180 00
200	National Bank of the Commonwealth, Boston,	20,000	28,400 00	20,000 00
120	N'l B'k of No. America, Boston,	12,000	11,160 00	10,800 00
188	N'l B'k of the Republic, Boston,	18,800	26,320 00	18,800 00
84	National City Bank, Boston,	8,400	5,544 00	5,460 00
80	National Eagle Bank, Boston,	8,000	6,000 00	5,600 00
106	Nat'l Exchange Bank, Boston,	10,600	13,462 00	10,600 00
120	National Revere Bank, Boston,	12,000	9,600 00	9,000 00
100	National Union Bank, Boston,	10,000	12,500 00	10,000 00
74	Nat'l Webster Bank, Boston,	7,400	7,474 00	6,280 00
86	New England N'l B'k, Boston,	8,600	12,642 00	8,600 00
9	North National Bank, Boston,	900	828 00	900 00

Plymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Old Boston Nat'l Bank, Boston,	\$5,500	\$5,665 00	\$5,000 00
270	Second National Bank, Boston,	27,000	46,980 00	27,000 00
93	Shawmut Nat'l Bank, Boston,	9,300	10,416 00	9,300 00
130	State National Bank, Boston, .	13,000	14,040 00	13,000 00
41	Suffolk National Bank, Boston,	4,100	4,182 00	3,398 00
97	Tremont Nat'l Bank, Boston, .	9,700	6,790 00	5,800 00
60	Brockton Nat'l Bank, Brockton,	6,000	6,900 00	6,000 00
100	Home National Bank, Brockton,	10,000	17,000 00	9,500 00
30	Hingham N'l Bank, Hingham,	3,000	3,060 00	3,000 00
55	Railroad N'l B'k, Lowell, .	5,500	7,150 00	5,500 00
262	Old Colony N'l B'k, Plymouth,	26,200	32,750 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	19,320 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
171	Bristol Co. N'l Bank, Taunton,	17,100	20,178 00	17,100 00
		\$429,000	\$503,291 00	\$398,947 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,500 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,700 00	10,000 00
Boston & Maine R.R. 4½s, . . .	50,000	59,500 00	50,000 00
Boston Terminal Company 3½s, . .	83,000	86,320 00	82,900 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	32,100 00	30,000 00
Fitchburg R.R. 4s,	83,000	84,660 00	80,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Old Colony R.R. 4s,	13,000	13,780 00	13,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	51,000 00	50,000 00
Portland & Rumford Falls R.R. 4s,	33,000	33,990 00	33,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	61,500 00	50,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	40,000	42,800 00	40,000 00
		\$542,000	\$580,850 00
			\$538,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,714 07	2 per cent.	\$131,750 00	4½ per cent.	\$166,984 00	6 per cent.
350,365 89	4 “	393,475 00	5 “	5,350 00	6½ “
165,050 00	4¼ “	120,015 00	5½ “	9,400 00	7 “

Plymouth Savings Bank—Concluded.

Amount invested in real estate for banking purposes,	\$36,535 70
Estimated value of the same,	42,100 00
Assessed value of the same,	42,100 00
Net income received from same during year ending Oct. 31, 1897, . . .	327 53
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,366 41
Assessed value of the same,	3,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 254	
Aggregate amount of the same,	283,234 00
Total number of loans upon real estate,	299
Amount of investments from which no income is received,	150 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	124,823 11
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent, \$46,207 57 } during the year ending Oct. 31, 1897, . { 2 per cent., 46,069 47 }	92,277 04
Number of accounts opened during the year ending Oct. 31, 1897, . . .	341
Number of accounts closed during the year ending Oct. 31, 1897, . . .	387
Total number of open accounts Oct. 31, 1897,	6,142
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,862 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	174,236 15
Number of same,	2,554
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	276,413 98
Number of same,	4,070
Date of examination by commissioner: May 25.	

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated April 6, 1855. Present number of corporators, 37.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM W. BREWSTER,

THOMAS N. ELDRIDGE,

EVERETT F. SHERMAN,

WALTER L. BOYDEN,

BENJAMIN F. WARD.

Open for business every business day, 9 A.M. to 1 P.M. ; 2 to 3 P.M. ; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$141,500 00	Deposits, . . .	\$1,291,301 12
Bank stock, as per schedule, .	55,700 00	Guaranty fund, .	56,650 00
Loans on bank stock, . . .	20,550 00	Interest account, .	16,844 16
Railroad bonds, as per schedule, .	139,987 50	Profit and loss account, . . .	4,835 41
Real estate (for banking purposes),	13,523 76	Suspense account, .	1,019 36
Loans on real estate,	663,830 00		
Loans on personal security, . .	214,945 00		
Loans to counties, cities or towns (notes),	75,410 00		
Loans on depositors' books, . .	150 00		
Deposits in banks, on interest, .	21,821 50		
Expense account,	1,658 47		
Bonds of Cons. R.R. of Vt.,* .	17,600 00		
Cash on hand,	3,973 82		
	<u>\$1,370,650 05</u>		<u>\$1,370,650 05</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$5,725 27
Old Colony National Bank, Plymouth,	10,076 62
Plymouth National Bank, Plymouth,	6,019 61

Loans on Bank Stock, amount on each :—

138 shares Fourth National Bank, Boston,	\$13,000 00
40 shares Whitman National Bank, Whitman,	2,000 00
2 shares Plymouth National Bank, Plymouth,	100 00

Plymouth Five Cents Savings Bank—Continued.

30 shares Plymouth National Bank, Plymouth, }	\$1,000 00
16 shares Old Colony National Bank, Plymouth, }	
9 shares Old Colony National Bank, Plymouth, }	1,000 00
5 shares Plymouth National Bank, Plymouth, }	
5 shares Old Colony National Bank, Plymouth, }	450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$9,000	\$10,395 00	\$9,000 00
of Bay City, Mich., 5s,	5,000	5,900 00	5,000 00
of Belfast, Me, 6s,	2,000	2,040 00	2,000 00
of Brockton, Mass., 4s,	10,000	10,300 00	10,000 00
of Canton, Ohio, 5s,	5,000	5,900 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,275 00	5,000 00
of Chicopee, Mass., 4s,	5,000	5,325 00	5,000 00
of Kansas City, Mo., 4½s,	20,000	21,900 00	20,000 00
of Lewiston, Me., 6s,	3,000	3,225 00	3,000 00
of New Bedford, Mass., 7s,	10,000	13,300 00	10,000 00
of New London, Conn., 7s,	12,000	12,900 00	12,000 00
of Providence, R. I., 5s,	1,000	1,045 00	1,000 00
of Springfield, Mass., 6s,	5,000	5,875 00	5,000 00
Town of Mansfield, Mass., 4s,	10,000	10,600 00	10,000 00
of Wakefield, Mass., 4s,	10,000	10,650 00	10,000 00
of Weymouth, Mass., 4s,	15,000	15,900 00	15,000 00
of Whitman, Mass., 4s,	14,000	14,910 00	14,000 00
State of New Hampshire 6s,	500	500 00	500 00
	\$141,500	\$155,940 00	\$141,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,687 50	\$2,500 00
22	Blackstone N'l Bank, Boston,	2,200	1,870 00	2,200 00
20	Columbian Nat'l Bank, Boston,	2,000	1,670 00	2,000 00
21	First Ward N'l Bank, Boston,	2,100	2,677 50	2,100 00
14	Freeman's Nat'l Bank, Boston,	1,400	1,190 00	1,400 00
20	Market Nat'l B'k, Boston,	2,000	1,300 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,518 75	1,000 00
25	Metropolitan N'l Bank, Boston,	2,500	2,250 00	2,500 00
8	N'l B'k of Commerce, Boston,	800	842 00	800 00
100	National Bank of the Common- wealth, Boston,	10,000	14,150 00	10,000 00
27	N'l B'k of Redemption, Boston,	2,700	3,084 75	2,700 00
15	N'l B'k of the Republic, Boston,	1,500	2,113 12	1,500 00

Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Nat'l City Bank, Boston, . . .	\$1,500	\$993 75	\$1,500 00
18	Nat'l Exchange Bank, Boston, .	1,800	2,286 00	1,800 00
15	Nat'l Revere Bank, Boston, . .	1,500	1,200 00	1,500 00
20	Nat'l Webster Bank, Boston, . .	2,000	2,020 00	2,000 00
6	North National Bank, Boston, .	600	556 50	600 00
5	Shoe & Leather N'l B'k, Boston, .	500	463 75	500 00
20	State National Bank, Boston, . .	2,000	2,165 00	2,000 00
20	Brockton N'l B'k, Brockton, . .	2,000	2,300 00	2,000 00
76	Old Colony N'l B'k, Plymouth, .	7,600	9,500 00	7,600 00
45	Plymouth N'l Bank, Plymouth, .	4,500	4,725 00	4,500 00
10	Third Nat'l Bank, Springfield, .	1,000	2,100 00	1,000 00
		\$55,700	\$63,663 62	\$55,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,700 00	\$10,000 00
Boston & Maine R.R. 4s,	10,000	10,275 00	9,987 50
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Eastern R.R. 6s,	10,000	12,000 00	10,000 00
Maine Central R.R. 7s,	10,000	13,550 00	10,000 00
Old Colony R.R. 4s,	35,000	37,062 50	35,000 00
Old Colony R.R. 4½s,	10,000	10,450 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,375 00	15,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,400 00	20,000 00
	\$140,000	\$152,112 50	\$139,987 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,821 50	2 per cent.	\$32,680 00	4½ per cent.	\$8,247 50	5½ per cent.
253,030 00	4 “	447,450 00	5 “	226,877 50	6 “
6,600 00	4½ “				

Plymouth Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$13,523 76
Estimated value of the same,	13,500 00
Assessed value of the same,	15,600 00
Net income received from same during year ending Oct. 31, 1897, . . .	200 00
Number of loans which are of an amount not exceeding \$3,000 each, 538	
Aggregate amount of the same,	509,255 00
Total number of loans upon real estate,	509
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	62,689 26
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,508 35 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 24,207 37 }	47,715 72
Number of accounts opened during the year ending Oct. 31, 1897, . . .	542
Number of accounts closed during the year ending Oct. 31, 1897, . . .	355
Total number of open accounts Oct. 31, 1897,	4,457
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,048 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	200,708 04
Number of same,	3,455
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	164,581 08
Number of same,	2,515
Date of examination by commissioner: April 22.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 116.

HENRY LEE, *President*.

HENRY PARKMAN, *Treasurer*.

PHILIP DEXTER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

WILLIAM S. DEXTER,

C. W. AMORY,

I. GOODWIN WHITNEY,

R. H. STEVENSON,

LOUIS CURTIS,

CHARLES U. COTTING,

HENRY WHITMAN,

GORDON ABBOTT.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,437,600 00	Deposits, . . .	\$35,918,050 97
Bank stock, as per schedule, .	1,188,400 00	Guaranty fund, .	1,618,000 00
Loans on bank stock, . . .	54,500 00	Interest account, .	358,444 77
Railroad bonds, as per schedule, .	4,685,000 00	Profit and loss account, . . .	97,074 63
Loans on railroad stock, . . .	3,500 00	Suspense account, .	868 47
Railroad notes,	50,000 00		
Real estate (for banking purposes),	80,000 00		
Loans on real estate,	12,579,305 00		
Loans on personal security, . .	6,589,700 00		
Loans to counties, cities or towns (notes),	1,583,382 71		
Deposits in banks, on interest, .	662,675 80		
Deposits in banks, not on interest, .	5,006 69		
Expense account,	24,601 64		
Cash on hand,	48,767 00		
	<u>\$37,992,438 84</u>		<u>\$37,992,438 84</u>

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston,	\$133,195 65
National Union Bank, Boston,	98,533 59
National Webster Bank, Boston,	100,930 91
New England National Bank, Boston,	93,469 32
Old Boston National Bank, Boston,	82,767 06
Old Colony Trust Company, Boston,	52,481 91
Second National Bank, Boston,	101,297 36
Tremont National Bank, Boston,	5,006 69

Provident Institution for Savings, etc., Boston — Continued.

Loans on Bank Stock, amount on each :—

274 shares Fourth National Bank, Boston,	\$25,500 00
25 shares Wamesit National Bank, Lowell,	6,000 00
20 shares Brockton National Bank, Brockton,	
9 shares National Hide and Leather Bank, Boston,	
2 shares Railroad National Bank, Lowell,	
10 shares Traders' National Bank, Lowell,	6,000 00
65 shares Fourth National Bank, Boston,	
100 shares Merchants' National Bank, Boston,	10,000 00
15 shares Lechmere National Bank, Cambridge,	7,000 00
12 shares National Exchange Bank, Boston,	
5 shares Prescott National Bank, Lowell,	
7 shares Tremont National Bank, Boston,	
4 shares Suffolk National Bank, Boston,	
5 shares First National Bank, Salem,	
8 shares Globe National Bank, Boston,	
15 shares Charles River National Bank, Cambridge,	
10 shares North National Bank, Boston,	
2 shares Cambridge National Bank, Cambridge,	

Loans on Railroad Stock, amount on each :—

19 shares New York, New Haven & Hartford R.R.,	\$2,500 00
200 shares Maine Central R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$2,778,000	\$2,948,275 00	\$2,778,000 00
of Cambridge, Mass., 4s,	100,000	101,000 00	100,000 00
of Chelsea, Mass., 4s,	131,000	137,222 50	131,000 00
of Concord, N. H., 4s,	175,000	183,250 00	175,000 00
of Haverhill, Mass., 4s,	50,000	54,000 00	50,000 00
of Holyoke, Mass., 4s,	428,000	459,400 00	428,000 00
of Lowell, Mass., 4s,	495,000	546,975 00	495,000 00
of Lowell, Mass., 4½s,	93,000	95,790 00	93,000 00
of Manchester, N. H., 4s,	205,000	227,650 00	205,000 00
of Manchester, N. H., 6s,	1,000	1,080 00	1,000 00
of Meriden, Conn., 4s,	50,000	50,750 00	50,000 00
of New Bedford, Mass., 4s,	762,000	831,350 00	762,000 00
of New Haven, Conn., 3½s,	34,000	34,170 00	34,000 00
of New Haven, Conn., 4s,	275,000	299,750 00	275,000 00
of North Adams, Mass., 3½s,	86,000	86,000 00	86,000 00
of Pawtucket, R. I., 4s,	400,000	410,000 00	400,000 00*
of Pittsfield, Mass., 4s,	209,000	216,540 00	209,000 00
of Providence, R. I., 4s,	1,000,000	1,138,750 00	1,000,000 00
of Quincy, Mass., 4s,	130,000	139,600 00	130,000 00
of Rochester, N. H., 4s,	160,000	170,400 00	160,000 00
of Rutland, Vt., 4s,	269,000	289,175 00	269,000 00
of Somerville, Mass., 4s,	88,000	90,445 00	88,000 00

* A legal investment when made.

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville, Mass., 4½s, .	\$49,000	\$49,735 00	\$49,000 00
of Stamford, Conn., 4s, .	96,000	102,240 00	96,000 00
of Springfield, Mass., 4s, .	129,000	137,870 00	129,000 00
of West Springfield, Mass., 4s,	165,000	183,150 00	165,000 00
of Woonsocket, R. I., 4s, .	160,000	160,000 00	160,000 00*
Town of Attleborough, Mass. (Fire Dist.), 4s, .	25,000	26,750 00	25,000 00
of Beverly, Mass., 4s, .	200,000	209,000 00	200,000 00
of Burlington, Vt., 4s, .	100,000	106,000 00	100,000 00
of Braintree, Mass., 4s, .	24,000	25,680 00	24,000 00
of Chicopee, Mass., 4s, .	53,000	54,325 00	53,000 00
of Cranston, R. I., 4s, .	50,000	52,500 00	50,000 00
of Cumberland, R. I., 4s, .	75,000	77,250 00	75,000 00
of Everett, Mass., 4s, .	50,000	52,250 00	50,000 00
of Foxborough, Mass. (Fire Dist.), 4s, .	55,000	55,825 00	55,000 00
of Grafton, Mass., 4s, .	63,000	66,780 00	63,000 00
of Gt. Barrington, Mass., 4s,	35,000	36,662 50	35,000 00
of Leominster, Mass., 4s, .	25,000	27,000 00	25,000 00
of Lexington, Mass., 4s, .	130,000	134,550 00	130,000 00
of Plymouth, Mass., 4s, .	47,600	49,028 00	47,600 00
of St. Albans, Vt., 3½s, .	45,000	45,000 00	45,000 00
of Tiverton, R. I., 4s, .	25,000	25,750 00	25,000 00
of Ware, Mass., 4s, .	30,000	30,900 00	30,000 00
of Wellesley, Mass., 4s, .	100,000	106,000 00	100,000 00
of Westbrook, Me., 3¾s, .	6,000	6,000 00	6,000 00
of Westerly, R. I., 4s, .	200,000	222,000 00	200,000 00
County of Grafton, N. H., 4s, .	21,000	21,315 00	21,000 00
of New Haven 3½s, .	40,000	40,000 00	40,000 00
of Strafford, N. H., 4s, .	110,000	113,150 00	110,000 00
State of Massachusetts 3s, .	210,000	210,000 00	210,000 00
of Massachusetts 3½s, .	200,000	209,000 00	200,000 00
	\$10,437,600	\$11,147,283 00	\$10,437,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	\$24,600	\$25,830	\$24,600 00
675	Atlas National Bank, Boston, .	67,500	72,225	67,500 00
428	Columbian Nat'l B'k, Boston, .	42,800	35,524	42,800 00

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
668	Continental N'l Bank, Boston, .	\$66,800	\$68,136	\$66,800 00
50	First National Bank, Boston, .	5,000	11,250	5,000 00
315	Globe National Bank, Boston, .	31,500	26,460	31,500 00
592	Hamilton Nat'l Bank, Boston, .	59,200	59,792	59,200 00
543	Market Nat'l Bank, Boston, .	54,300	35,295	54,300 00
225	Massachusetts N'l B'k, Boston, .	22,500	17,100	22,500 00
1000	Merchants' N'l Bank, Boston, .	100,000	151,000	100,000 00
75	N'l Bank of Commerce, Boston, .	7,500	7,875	7,500 00
150	N'l B'k of the Republic, Boston, .	15,000	21,000	15,000 00
315	National City Bank, Boston, .	31,500	21,105	31,500 00
450	National Eagle Bank, Boston, .	45,000	33,750	45,000 00
225	N'l Hide & Leather B'k, Boston, .	22,500	23,625	22,500 00
332	National Revere Bank, Boston, .	33,200	26,560	33,200 00
312	National Union Bank, Boston, .	31,200	39,000	31,200 00
666	Nat'l Webster Bank, Boston, .	66,600	67,932	66,600 00
349	New England N'l B'k, Boston, .	34,900	51,303	34,900 00
524	North National Bank, Boston, .	52,400	48,208	52,400 00
350	Old Boston N'l Bank, Boston, .	35,000	36,050	35,000 00
848	Second National Bank, Boston, .	84,800	148,400	84,800 00
284	Shawmut Nat'l Bank, Boston, .	28,400	31,524	28,400 00
500	Shoe & Leather N'l B'k, Boston, .	50,000	46,000	50,000 00
561	State National Bank, Boston, .	56,100	60,588	56,100 00
300	Suffolk Nat'l Bank, Boston, .	30,000	30,600	30,000 00
500	Tremont Nat'l B'k, Boston, .	50,000	35,000	50,000 00
401	Washington N'l Bank, Boston, .	40,100	39,699	40,100 00
		\$1,188,400	\$1,270,831	\$1,188,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$400,000	\$452,000 00	\$400,000 00
Boston & Lowell R.R. 4s,	616,000	634,210 00	616,000 00
Boston & Lowell R.R. 4½s,	20,000	20,800 00	20,000 00
Boston & Maine R.R. 4s,	1,074,000	1,096,480 00	1,074,000 00
Boston & Maine R.R. 4½s,	100,000	119,750 00	100,000 00
Boston & Providence R.R. 4s,	150,000	159,000 00	150,000 00
Connecticut River R.R. 4s,	250,000	270,000 00	250,000 00
Eastern R.R. 6s,	265,000	318,000 00	265,000 00
Fitchburg R.R. 5s,	650,000	685,250 00	650,000 00
Old Colony R.R. 4s,	1,060,000	1,128,575 00	1,060,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	108,000 00	100,000 00
		\$4,685,000	\$4,992,065 00
			\$4,685,000 00

Provident Institution for Savings, etc., Boston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$662,675 80	2 per cent.	\$321,600 00	3 $\frac{9}{16}$ per cent.	\$1,292,400 00	4 $\frac{1}{2}$ per cent.
7,140 00	2.8 "	67,000 00	3.6 "	141,000 00	4 $\frac{3}{4}$ "
50,000 00	2 $\frac{5}{8}$ "	265,625 00	3 $\frac{2}{3}$ "	532,790 00	5 "
40,734 37	2 $\frac{3}{4}$ "	100,000 00	3 $\frac{3}{4}$ "	50,000 00	5 $\frac{1}{2}$ "
250,000 00	3 "	15,791,315 00	4 "	12,900 00	6 "
1,534,083 34	3 $\frac{1}{2}$ "	403,800 00	4 $\frac{1}{4}$ "		

Amount invested in real estate for banking purposes,	\$80,000 00
Estimated value of the same,	460,000 00
Assessed value of the same,	460,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	60
Aggregate amount of the same,	116,690 00
Total number of loans upon real estate,	342
Amount of investments from which no income is received,	54,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	1,556,009 50
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{2}$ per cent., \$499,762 74 } during the year ending Oct. 31, 1897, { 2 per cent., 675,051 91 }	1,174,814 65
Number of accounts opened during the year ending Oct. 31, 1897,	9,815
Number of accounts closed during the year ending Oct. 31, 1897,	9,553
Total number of open accounts Oct. 31, 1897,	92,964
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	57,063 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	5,579,470 89
Number of same,	80,588
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	5,873,541 02
Number of same,	76,728
Date of examination by commissioners: September 9 and 10.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 44.

AZOR O. WEBSTER, *President*.

ALFRED C. WEBSTER, *Treasurer*.

CHARLES L. ALLEN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

AZOR O. WEBSTER,

M. D. F. STEERE,

GEORGE F. BAGLEY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$717,000 00	Deposits,	\$2,468,136 23
Bank stock, as per schedule, .	142,075 00	Guaranty fund, .	124,638 19
Loans on bank stock,	1,600 00	Interest account, .	155,110 13
Railroad bonds, as per schedule,	287,000 00		
Real estate (for banking pur-			
poses),	5,000 00		
Real estate by foreclosure, . .	6,295 76		
Loans on real estate,	709,200 00		
Loans on personal security, . .	751,400 00		
Loans to counties, cities or towns			
(notes),	25,000 00		
Deposits in banks, on interest, .	97,743 42		
Expense account,	2,775 80		
Cash on hand,	2,794 57		
	\$2,747,884 55		\$2,747,884 55

Cash on Deposit in Banks, amount in each:—

Powow River National Bank, Amesbury,	\$71,853 44
Boston Safe Deposit and Trust Company, Boston,	25,889 98

Loans on Bank Stock, amount on each:—

5 shares Powow River National Bank, Amesbury,	\$500 00
5 shares Powow River National Bank, Amesbury,	500 00
6 shares First National Bank, Merrimac,	600 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$45,000	\$51,750 00	\$45,000 00
of Cambridge, Mass., 4s,	30,000	31,650 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,170 00	9,000 00
of Chelsea, Mass., 4s,	50,000	53,000 00	50,000 00
of Chicago, Ill., 4s,	75,000	79,500 00	75,000 00
of Fall River, Mass., 4s,	20,000	20,550 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,400 00	10,000 00
of Fall River, Mass., 6s,	15,000	17,250 00	15,000 00
of Holyoke, Mass., 6s,	5,000	5,300 00	5,000 00
of Kansas City, Mo., 4½s,	50,000	54,500 00	50,000 00
of Lewiston, Me., 4s,	25,000	26,625 00	25,000 00
of Lynn, Mass., 4s,	30,000	31,700 00	30,000 00
of Malden, Mass., 4s,	25,000	26,625 00	25,000 00
of Manchester, N. H., 4s,	40,000	42,100 00	40,000 00
of Manchester, N. H., 6s,	5,000	5,437 00	5,000 00
of Marlborough, Mass., 4s,	30,000	31,275 00	30,000 00
of Medford, Mass., 4s,	25,000	26,000 00	25,000 00
of Newton, Mass., 4s,	20,000	21,200 00	20,000 00
of Newton, Mass., 6s,	2,000	2,320 00	2,000 00
of Portland, Me., 6s,	30,000	35,700 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,500 00	10,000 00
of Taunton, Mass., 4s,	50,000	52,225 00	50,000 00
Town of Amesbury, Mass., 4s,	45,000	46,677 00	45,000 00
of Arlington, Mass., 4s,	25,000	27,000 00	25,000 00
of Melrose, Mass., 4s,	11,000	11,495 00	11,000 00
County of Hampshire, Mass., 4s,	35,000	35,575 00	35,000 00
	\$717,000	\$768,524 00	\$717,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	\$12,000	\$17,400 00	\$12,000 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,310 00	2,200 00
75	Atlas National Bank, Boston,	7,500	7,950 00	7,500 00
40	Blackstone Nat'l Bank, Boston,	4,000	3,500 00	4,000 00
35	Boylston N'l Bank, Boston,	3,500	4,165 00	3,500 00
35	Columbian N'l Bank, Boston,	3,500	2,905 00	3,500 00
42	Eliot Nat'l Bank, Boston,	4,200	4,914 00	4,200 00
26	Faneuil Hall N'l B'k, Boston,	2,600	3,250 00	2,600 00
15	First National Bank, Boston,	1,500	3,330 00	1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	5,000 00
25	Globe Nat'l Bank, Boston,	2,500	2,100 00	2,500 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Howard Nat'l Bank, Boston, .	\$4,000	\$3,400 00	\$4,000 00
35	Merchants' Nat'l B'k, Boston, .	3,500	5,285 00	3,500 00
30	N'l B'k of Commerce, Boston, .	3,000	3,150 00	3,000 00
100	Nat'l Bank of the Commonwealth, Boston,	10,000	14,100 00	10,000 00
50	N'l B'k of Redemption, Boston, .	5,000	5,700 00	5,000 00
80	N'l B'k of the Republic, Boston, .	8,000	11,360 00	8,000 00
10	National City Bank, Boston, .	1,000	680 00	1,000 00
35	National Eagle Bank, Boston, .	3,500	2,625 00	3,500 00
50	Nat'l Exchange Bank, Boston, .	5,000	6,500 00	5,000 00
75	N'l Hide & Leather B'k, Boston, .	7,500	7,800 00	7,500 00
75	National Revere Bank, Boston, .	7,500	6,000 00	7,500 00
25	National Union Bank, Boston, .	2,500	3,250 00	2,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,626 00	2,600 00
15	New England N'l B'k, Boston, .	1,500	2,205 00	1,500 00
21	Old Boston N'l Bank, Boston, .	2,100	2,163 00	2,100 00
18	Second National Bank, Boston, .	1,800	3,132 00	1,800 00
49	Shawmut Nat'l Bank, Boston, .	4,900	5,537 00	4,900 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,300 00	2,500 00
35	State National Bank, Boston, .	3,500	3,780 00	3,500 00
38	Suffolk Nat'l Bank, Boston, .	3,800	3,876 00	3,800 00
24	Tremont N'l Bank, Boston, .	2,400	1,680 00	2,400 00
25	Georgetown N'l B'k, Georget'n, .	2,500	2,500 00	2,500 00
45	Bay State N'l B'k, Lawrence, .	3,375	5,400 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,730 00	2,100 00
		\$142,075	\$165,953 00	\$142,075 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$30,000	\$30,600 00	\$30,000 00
Boston & Maine R.R. 4s,	15,000	15,900 00	15,000 00
Boston & Maine R.R. 4½s,	25,000	29,500 00	25,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	25,000	27,000 00	25,000 00
Boston Terminal Co. 3½s,	25,000	26,000 00	25,000 00
Eastern R.R. 6s,	42,000	49,980 00	42,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	53,500 00	50,000 00
Sullivan County R.R. 4s,	40,000	42,400 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s, .	10,000	10,300 00	10,000 00
	\$287,000	\$310,180 00	\$287,000 00

Provident Institution for Savings, etc., Amesbury — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,889 98	2½ per cent.	\$175,000 00	4½ per cent.	\$69,400 00	5½ per cent.
21,853 44	3½ “	22,000 00	4¾ “	178,700 00	6 “
355,000 00	4 “	474,800 00	5 “	1,800 00	7 “
235,000 00	4¼ “	25,000 00	5¼ “	500 00	7½ “

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,295 76
Assessed value of the same,	5,100 00
Net income received from same during year ending Oct. 31, 1897, . . .	31 00
Number of loans which are of an amount not exceeding \$3,000 each, 413	
Aggregate amount of the same,	357,200 00
Total number of loans upon real estate,	402
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	124,810 45
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$48,260 03 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 48,085 62 }	96,345 65
Number of accounts opened during the year ending Oct. 31, 1897, . . .	454
Number of accounts closed during the year ending Oct. 31, 1897, . . .	351
Total number of open accounts Oct. 31, 1897,	6,692
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,404 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	208,724 00
Number of same,	3,110
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	290,351 20
Number of same,	4,370
Date of examination by commissioner: June 24.	

QUINCY SAVINGS BANK — QUINCY.

Incorporated March 18, 1845. Present number of corporators, 38.

RUPERT F. CLAPLIN, *President*.

CLARENCE BURGIN, *Treasurer*.

CLARENCE BURGIN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

RUPERT F. CLAPLIN,

JOHN Q. A. FIELD,

EDWIN W. MARSH,

ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.; during June, July, August and September, close Saturdays at 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$157,500 00	Deposits,	\$2,129,066 07
Bank stock, as per schedule, .	140,053 74	Guaranty fund, .	83,500 00
Loans on bank stock,	62,685 00	Interest account, .	12,781 09
Railroad bonds, as per schedule, .	224,000 00	Profit and loss account,	44,113 39
Real estate (for banking purposes),	71,709 10	Rent account, . . .	166 58
Real estate by foreclosure, . . .	18,212 18		
Loans on real estate,	1,037,920 97		
Loans on personal security, . . .	511,050 00		
Deposits in banks, on interest, .	33,889 71		
Expense account,	369 95		
Real Estate and Building Company stock,*	6,907 50		
Bank furniture and fixtures, . .	3,787 00		
Cash on hand,	1,541 98		
	<u>\$2,269,627 13</u>		<u>\$2,269,627 13</u>

Cash on Deposit in Banks, amount in each:—

National Granite Bank, Quincy,	\$15,594 02
National Mount Wollaston Bank, Quincy,	18,295 69

Loans on Bank Stock, amount on each:—

3 shares National Mount Wollaston Bank, Quincy,	\$285 00†
50 shares National Granite Bank, Quincy,	5,000 00
150 shares Mechanics' National Bank, Boston,	15,000 00
200 shares Broadway National Bank, Boston,	20,000 00
182 shares Fourth National Bank, Boston,	17,000 00
6 shares National Mount Wollaston Bank, Quincy,	500 00
20 shares National Mount Wollaston Bank, Quincy,	2,000 00†

* Taken to secure indebtedness.

† These loans, in excess of the legal limit, have since been reduced.

Quincy Savings Bank — Continued.

5 shares National Mount Wollaston Bank, Quincy,	500 00*
8 shares National Granite Bank, Quincy,	800 00
16 shares National Granite Bank, Quincy,	1,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s,	\$5,000	\$5,336 50	\$5,000 00
of Kansas City, Mo., 4½s,	10,000	10,950 00	10,000 00
of Medford, Mass., 4s,	2,000	2,170 00	2,000 00
of Waltham, Mass., 4s,	30,000	30,600 00	30,000 00
Town of Canton, Mass., 4s,	24,000	24,960 00	24,000 00
of Melrose, Mass., 4s,	3,000	3,240 00	3,000 00
of Needham, Mass., 4s,	20,500	22,140 00	20,500 00
of Orange, Mass., 4s,	8,000	8,520 00	8,000 00
of Randolph, Mass., 4s,	10,000	10,800 00	10,000 00
of Stoughton, Mass., 4s,	25,000	26,000 00	25,000 00
of Weymouth, Mass., 4s,	20,000	21,200 00	20,000 00
	\$157,500	\$165,916 50	\$157,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Atlas National Bank, Boston,	\$6,200	\$6,634 00	\$6,909 25
33	Boston Nat'l Bank, Boston,	3,300	2,970 00	3,338 08
17	Eliot Nat'l Bank, Boston,	1,700	1,989 00	1,706 20
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	25,655 00
25	Merchants' N'l Bank, Boston,	2,500	3,775 00	2,657 50
67	N'l B'k of No. America, Boston,	6,700	6,231 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	10,500 00	9,600 00
19	National City Bank, Boston,	1,900	1,273 00	2,244 00
20	Nat'l Exchange Bank, Boston,	2,000	2,540 00	2,475 33
18	N'l Hide & Leather B'k, Boston,	1,800	1,890 00	1,839 00
18	National Revere Bank, Boston,	1,800	1,440 00	1,991 75
26	Nat'l Rockland Bank, Boston,	2,600	3,666 00	3,692 00
13	Nat'l Webster Bank, Boston,	1,300	1,326 00	1,300 00
50	New England N'l B'k, Boston,	5,000	7,350 00	6,525 00
30	North Nat'l Bank, Boston,	3,000	2,760 00	3,450 00
34	Shoe & Leather N'l B'k, Boston,	3,400	3,128 00	3,587 00
26	State National Bank, Boston,	2,600	2,808 00	2,800 00
37	Tremont N'l Bank, Boston,	3,700	2,590 00	4,234 25
8	Washington N'l Bank, Boston,	800	792 00	844 00
200	Nat'l Granite Bank, Quincy,	20,000	28,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy,	20,800	23,920 00	24,485 00
		\$123,600	\$140,582 00	\$140,053 74

* This loan, in excess of the legal limit, has since been reduced.

Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000	\$26,375 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	25,000	25,562 50	25,000 00
Boston & Maine R.R. 4s, . . .	30,000	32,100 00	30,000 00
Boston Terminal Company 3½s, . .	10,000	10,400 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	26,750 00	25,000 00
Fitchburg R.R. 4s,	44,000	44,610 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,150 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	26,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,062 50	25,000 00
	\$224,000	\$233,910 00	\$224,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,889 71	2 per cent.	\$236,836 60	4½ per cent.	\$356,784 42	6 per cent.
25,000 00	3¾ “	10,000 00	4¾ “	2,700 00	7 “
314,700 00	4 “	473,384 95	5 “	1,000 00	7¾ “
140,000 00	4½ “	50,650 00	5½ “	600 00	7½ “

Amount invested in real estate for banking purposes,	\$71,709 10
Estimated value of the same,	71,709 10
Assessed value of the same,	53,400 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,335 84
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	18,212 18
Assessed value of the same,	38,925 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,072 74
Number of loans which are of an amount not exceeding \$3,000 each, 346	
Aggregate amount of the same,	456,259 00
Total number of loans upon real estate,	386
Amount of investments from which no income is received,	8,907 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	103,574 16
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$37,649 40 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 39,145 13 }	76,794 53
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,051
Number of accounts closed during the year ending Oct. 31, 1897, . . .	655
Total number of open accounts Oct. 31, 1897,	7,912

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$5,490 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	466,241 44
Number of same,	7,096
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	391,380 10
Number of same,	5,796
Date of examination by commissioner: April 12.	

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 35.

J. WHITE BELCHER, *President.*

HERBERT W. PRATT, *Treasurer.*

HERBERT W. PRATT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

CHARLES G. HATHAWAY,

HERBERT W. PRATT,

J. WINSOR PRATT,

JOHN J. CRAWFORD.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$158,000 00	Deposits,	\$1,161,281 25
Bank stock, as per schedule, .	151,000 00	Guaranty fund, . .	53,978 10
Railroad bonds, as per schedule, .	268,000 00	Undivided earnings,	27,088 16
Real estate by foreclosure, .	28,409 22		
Loans on real estate,	319,018 97		
Loans on personal security, .	238,910 00		
Loans to counties, cities or towns (notes),	34,450 00		
Deposits in banks, on interest, .	43,564 51		
Cash on hand,	2,964 81		
	\$1,244,317 51		\$1,244,317 51

Cash on Deposit in Banks, amount in each :—

Massachusetts Loan and Trust Company, Boston,	\$32,518 22
Home National Bank, Brockton,	11,046 29

Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$15,000	\$15,375 00	\$15,000 00
of Brockton, Mass., 5s, . .	10,000	10,450 00	10,000 00
of Cleveland, Ohio, 4s, . .	18,000	18,090 00	18,000 00
of Dayton, Ohio, 4s, . .	25,000	25,000 00	25,000 00*
of Fall River, Mass., 5s, . .	1,000	1,155 00	1,000 00
of Lawrence, Mass., 6s, . .	7,000	7,420 00	7,000 00
of Pawtucket, R. I., 4s, . .	10,000	10,000 00	10,000 00*
of Springfield, Mass., 7s, . .	15,000	17,700 00	15,000 00
Town of Abington, Mass., 4s, . .	4,000	4,040 00	4,000 00
of Randolph, Mass., 4s, . .	20,000	20,575 00	20,000 00
of Rockingham, Vt., 4s, . .	1,000	1,020 00	1,000 00
of Rockland, Mass., 4s, . .	12,000	12,720 00	12,000 00
of South Abington, Mass., 4s, . .	5,000	5,275 00	5,000 00
of Winchester, Mass., 4s, . .	15,000	15,225 00	15,000 00
	\$158,000	\$164,045 00	\$158,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlantic Nat'l Bank, Boston, .	\$7,500	\$7,875 00	\$7,500 00
50	Atlas National Bank, Boston, .	5,000	5,350 00	5,000 00
25	Blackstone N'l Bank, Boston, .	2,500	2,125 00	2,500 00
50	Boston Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
37	Central Nat'l Bank, Boston, .	3,700	3,959 00	3,700 00
50	Continental N'l Bank, Boston, .	5,000	5,100 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,340 00	2,000 00
40	Everett Nat'l Bank, Boston, .	4,000	3,560 00	4,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,050 00	5,000 00
30	Howard Nat'l Bank, Boston, .	3,000	2,580 00	3,000 00
50	Market National Bank, Boston, .	5,000	3,250 00	5,000 00
100	Merchants' Nat'l B'k, Boston, .	10,000	15,100 00	10,000 00
50	N'l B'k of Commerce, Boston, .	5,000	5,250 00	5,000 00
126	National Bank of the Common- wealth, Boston,	12,600	17,766 00	12,600 00
50	N'l B'k of No. America, Boston, .	5,000	4,650 00	5,000 00
75	N'l B'k of Redemption, Boston, .	7,500	8,550 00	7,500 00
50	National City Bank, Boston, .	5,000	3,350 00	5,000 00
5	National Eagle Bank, Boston, .	500	375 00	500 00
27	Nat'l Exchange Bank, Boston, .	2,700	3,429 00	2,700 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,500 00	10,000 00
25	National Union Bank, Boston, .	2,500	3,125 00	2,500 00
50	New England N'l B'k, Boston, .	5,000	7,350 00	5,000 00

Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	North National Bank, Boston, .	\$5,000	\$4,600 00	\$5,000 00
30	Shawmut Nat'l Bank, Boston, .	3,000	3,330 00	3,000 00
46	State National Bank, Boston, .	4,600	4,968 00	4,600 00
20	Third Nat'l Bank, Boston, .	2,000	1,800 00	2,000 00
50	Home Nat'l Bank, Brockton, .	5,000	8,750 00	5,000 00
97	Central Nat'l Bank, Lynn, .	9,700	15,035 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,125 00	3,500 00
16	Blue Hill N'l B'k, Milton, .	1,600	1,840 00	1,600 00
25	Taunton Nat'l Bank, Taunton, .	2,500	3,750 00	2,500 00
6	Union Nat'l Bank, Weymouth, .	600	624 00	600 00
		\$151,000	\$175,956 00	\$151,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,825 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	48,000	51,120 00	48,000 00
Concord & Montreal R.R. 4s, . .	25,000	26,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	16,050 00	15,000 00
Fitchburg R.R. 4s, . . .	20,000	20,575 00	20,000 00
Maine Central R.R. 4s, . . .	10,000	10,300 00	10,000 00
Old Colony R.R. 4s, . . .	80,000	84,750 00	80,000 00
Sullivan County R.R. 4s, . . .	25,000	25,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,625 00	25,000 00
	\$268,000	\$281,995 00	\$268,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,046 29	2 per cent.	\$70,000 00	4½ per cent.	\$14,800 00	5½ per cent.
32,518 22	3 “	100,744 40	4½ “	42,878 57	6 “
119,450 00	4 “	25,000 00	4¾ “	2,000 00	6½ “
4,000 00	4½ “	213,536 00	5 “		

Randolph Savings Bank—Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$28,409 22
Assessed value of the same,	20,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 109	
Aggregate amount of the same,	110,464 57
Total number of loans upon real estate, 138	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	55,667 78
Times for the dividends fixed by the by-laws: last business day in March and September.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,092 73 } during the year ending Oct. 31, 1897, . . { 2 per cent., 22,178 45 }	44,271 ¹¹ / ₁₀₀ 18
Number of accounts opened during the year ending Oct. 31, 1897, . 239	
Number of accounts closed during the year ending Oct. 31, 1897, . 238	
Total number of open accounts Oct. 31, 1897, 2,842	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,899 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	129,103 61
Number of same,	1,352
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	156,768 77
Number of same,	1,805
Date of examination by commissioner: March 12.	

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 45.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL,

ALBERT CULVER,

J. A. TORREY,

W. B. STUDLEY,

CHARLES W. TORREY.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturdays,
6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$81,000 00	Deposits,	\$955,781 19
Bank stock, as per schedule, .	47,300 00	Guaranty fund, . .	46,500 00
Railroad bonds, as per schedule,	113,000 00	Interest account, .	22,519 69
Real estate (for banking pur-		Suspense account, .	51 53
poses),	62,000 00		
Real estate by foreclosure, . .	20,659 45		
Loans on real estate,	593,465 00		
Loans on personal security, . .	100,325 50		
Deposits in banks, on interest, .	3,891 46		
Expense account,	1,112 87		
Insurance account,	44 85		
Tax account,	406 15		
Cash on hand,	1,647 13		
	<u>\$1,024,852 41</u>		<u>\$1,024,852 41</u>

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	. . . . .	\$1,026 29
First National Bank, Rockland,	. . . . .	2,865 17

Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$7,000	\$7,835 00	\$7,000 00
of Brockton, Mass., 4s, . . .	1,000	1,057 50	1,000 00
of Chicago, Ill., 4s, . . .	12,000	12,600 00	12,000 00
of Chicago, Ill., 7s, . . .	2,000	2,060 00	2,000 00
of Dover, N. H., 4s, . . .	5,000	5,275 00	5,000 00
of Dubuque, Iowa, 4s, . . .	5,000	5,150 00	5,000 00
of Newburyport, Mass., 4s, . .	5,000	5,325 00	5,000 00
of New London, Conn., 4s, . .	4,000	4,240 00	4,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,300 00	5,000 00
of Springfield, Ohio, 4½s, . .	1,000	1,120 00	1,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,150 00	5,000 00
of Youngstown, Ohio, 5s, . . .	6,000	6,490 00	6,000 00
Town of Framingham, Mass., 4s, .	5,000	5,162 50	5,000 00
of Orange, Mass., 4s, . . .	4,000	4,120 00	4,000 00
of Rockland, Mass., 4s, . . .	5,000	5,025 00	5,000 00
of Ware, Mass., 4s, . . .	4,000	4,070 00	4,000 00
of Weymouth, Mass., 4s, . . .	5,000	5,250 00	5,000 00
	\$81,000	\$85,230 00	\$81,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington Nat'l Bank, Boston,	\$1,200	\$1,260 00	\$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,294 50	4,200 00
10	Eliot National Bank, Boston, .	1,000	1,177 50	1,000 00
15	Everett Nat'l Bank, Boston, .	1,500	1,350 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
67	Howard Nat'l Bank, Boston, .	6,700	5,812 25	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,605 00	3,500 00
25	Metropolitan N'l B'k, Boston, .	2,500	2,250 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,691 25	4,500 00
73	National Revere Bank, Boston,	7,300	5,858 25	7,300 00
13	National Webster B'k, Boston,	1,300	1,316 25	1,300 00
20	Winthrop Nat'l B'k, Boston, .	2,000	2,600 00	2,000 00
21	Nat'l Granite Bank, Quincy, .	2,100	2,940 00	2,100 00
63	First National Bank, Rockland,	6,300	6,678 00	6,300 00
7	Union Nat'l Bank, Weymouth,	700	756 00	700 00
		\$47,300	\$46,714 00	\$47,300 00

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$17,000	\$17,965 00	\$17,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,725 00	10,000 00
Boston Terminal Company 3½s, . . .	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,087 50	5,000 00
Maine Central R.R. 4s,	5,000	5,150 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,350 00	5,000 00*
Old Colony R.R. 4s,	6,000	6,360 00	6,000 00
Penobscot Shore Line R.R. 4s, . . .	10,000	10,200 00	10,000 00
Upper Coos R.R. 4½s,	15,000	16,350 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,250 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	5,000	5,275 00	5,000 00
	\$113,000	\$119,912 50	\$113,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,891 46 126,825 00	2 per cent. 5 “	\$24,300 00	5½ per cent.	\$542,665 50	6 per cent.

Amount invested in real estate for banking purposes,	\$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	56,200 00
Net income received from same during year ending Oct. 31, 1897, . . .	286 75
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	20,659 45
Assessed value of the same,	25,750 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	765
Aggregate amount of the same,	515,065 50
Total number of loans upon real estate,	698
Amount of investments from which no income is received,	8,489 70
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	48,366 63
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	

Rockland Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$17,941 55 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 18,389 79 }	\$36,331 34
Number of accounts opened during the year ending Oct. 31, 1897, . . .	427
Number of accounts closed during the year ending Oct. 31, 1897, . . .	373
Total number of open accounts Oct. 31, 1897,	3,504
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	3,388 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	151,363 59
Number of same,	2,803
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	174,768 94
Number of same,	2,896
Date of examination by commissioner: April 5.	

SALEM SAVINGS BANK—SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 152.

EDWARD D. ROPES, *President.*

CHARLES S. REA, *Treasurer.*

CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD D. ROPES,

DANIEL A. VARNEY,

DAVID PINGREE,

GEORGE R. JEWETT,

GEORGE R. HARRIS,

GEORGE H. ALLEN.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,548,100 00	Deposits, . . .	\$7,471,534 21
Loans on public funds, . . .	25,000 00	Guaranty fund, . .	349,000 00
Bank stock, as per schedule, .	543,550 00	Profit and loss account, . . .	43,979 37
Loans on bank stock, . . .	11,000 00		
Railroad bonds, as per schedule,	1,169,000 00		
Real estate (for banking purposes), . . .	60,000 00		
Real estate by foreclosure, . . .	4,000 00		
Loans on real estate, . . .	1,655,720 00		
Loans on personal security, . .	1,298,444 11		
Loans to counties, cities or towns (notes), . . .	313,940 00		
Deposits in banks, on interest, .	230,753 55		
Cash on hand,	5,005 92		
	\$7,864,513 58		\$7,864,513 58

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston,	\$118,013 52
Asiatic National Bank, Salem,	87,740 03
Mercantile National Bank, Salem,	15,000 00
National Exchange Bank, Salem,	10,000 00

Salem Savings Bank — Continued.

Loan on Public Funds:—

\$15,000 City of Haverhill, Mass., 4s,	}	\$25,000 00
4,000 City of New Bedford, Mass., 6s,		
3,000 City of New Bedford, Mass., 6s,		
5,000 City of Newton, Mass., 6s,		

Loans on Bank Stock, amount on each:—

75 shares Metacomet National Bank, Fall River,	. . . . .	\$5,000 00
25 shares Metacomet National Bank, Fall River,	. . . . .	}
25 shares Fall River National Bank, Fall River,	
20 shares High Street Bank, Providence, R. I.,	
10 shares State National Bank, Boston,	. . . . .	}
3 shares Merchants' National Bank, Boston,	
		1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$24,000	\$27,720 00	\$24,000 00
of Bath, Me., 6s,	1,000	1,075 00	1,000 00*
of Boston, Mass, 3½s,	50,000	51,500 00	50,000 00
of Boston, Mass, 4s,	63,000	63,000 00	63,000 00
of Boston, Mass, 5s,	142,000	158,415 00	142,000 00
of Canton, Ohio, 5s,	20,000	21,650 00	20,000 00
of Central Falls, R. I., 4s,	49,000	49,630 00	49,000 00
of Chicago, Ill., 7s,	19,000	19,405 00	19,000 00
of Cleveland, Ohio, 3.65s,	35,000	35,350 00	35,000 00
of Cleveland, Ohio, 4s,	18,000	18,540 00	18,000 00
of Columbus, Ohio, 4s,	100,000	101,400 00	100,000 00*
of Dayton, Ohio, 4s,	100,000	101,000 00	100,000 00*
of Dayton, Ohio, 6s,	25,000	25,825 00	25,000 00*
of Detroit, Mich., 7s,	13,000	15,990 00	13,000 00
of East Saginaw, Mich., 5s,	2,000	2,100 00	2,000 00
of Fall River, Mass., 4s,	21,000	21,840 00	21,000 00
of Fall River, Mass., 6s,	54,000	62,700 00	54,000 00
of Fitchburg, Mass., 4s,	149,000	154,900 00	149,000 00
of Grand Rapids, Mich., 4½s,	126,000	138,850 00	126,000 00
of Haverhill, Mass., 4s,	50,000	51,000 00	50,000 00
of Holyoke, Mass., 6s,	65,000	68,087 00	65,000 00
of Lawrence, Mass., 4s,	10,000	10,300 00	10,000 00
of Lawrence, Mass., 6s,	13,000	13,715 00	13,000 00
of Lowell, Mass., 3½s,	1,000	1,010 00	1,000 00
of Malden, Mass., 4s,	25,000	25,000 00	25,000 00
of Manchester, N. H., 6s,	50,000	54,750 00	50,000 00
of Middletown, Conn., 3.65s,	5,000	5,050 00	5,000 00
of Middletown, Conn., 4s,	25,000	26,250 00	25,000 00
of Milwaukee, Wis., 5s,	66,500	69,529 00	66,500 00
of Minneapolis, Minn., 4s,	50,000	53,500 00	50,000 00
of Newton, Mass., 4s,	20,000	20,500 00	20,000 00
of Pawtucket, R. I., 4s,	46,000	46,320 00	46,000 00*
of Pawtucket, R. I., 5s,	10,000	10,100 00	10,000 00*

* Legal investments when made.

Salem Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 7s,	\$5,000	\$5,100 00	\$5,000 00
of Portsmouth, N. H., 4s,	50,000	52,250 00	50,000 00
of Providence, R. I., 5s,	235,000	244,400 00	235,000 00
of Quincy, Mass., 4s,	16,000	16,160 00	16,000 00
of Salem, Mass., 4s,	102,000	104,580 00	102,000 00
of Salem, Mass., 5s,	15,000	16,275 00	15,000 00
of Saginaw, Mich., 4s,	42,000	43,380 00	42,000 00
of Somerville, Mass., 4s,	105,000	106,835 00	105,000 00
of Springfield, Ohio, 5s,	8,000	8,380 00	8,000 00
of Terre Haute, Ind., 4½s,	28,000	28,140 00	28,000 00
of Waltham, Mass., 4s,	23,000	23,575 00	23,000 00
of Waterville, Me., 4s,	50,000	51,500 00	50,000 00
of Woburn, Mass., 4s,	8,100	8,181 00	8,100 00
of Worcester, Mass., 4s,	50,000	58,000 00	50,000 00
of Worcester, Mass., 4½s,	50,000	53,750 00	50,000 00
of Youngstown, Ohio, 6s,	13,000	13,910 00	13,000 00
Town of Beverly, Mass., 4s,	10,000	10,500 00	10,000 00
of Chatham, Mass., 4½s,	4,000	4,360 00	4,000 00
of Hamilton, Mass., 4s,	31,500	32,330 00	31,500 00
of Marblehead, Mass., 4s,	35,000	36,225 00	35,000 00
of Marlborough, Mass., 4s,	42,000	43,900 00	42,000 00
of Melrose, Mass., 4s,	11,000	11,660 00	11,000 00
of Norwood, Mass., 4s,	10,000	10,100 00	10,000 00
of Peabody, Mass., 4s,	52,000	53,300 00	52,000 00
of Pepperell, Mass., 4s,	16,000	16,320 00	16,000 00
of South Norwalk, Conn., 4s,	52,000	53,820 00	52,000 00
of Wellesley, Mass., 4s,	16,000	16,355 00	16,000 00
of Weymouth, Mass., 4s,	10,000	10,600 00	10,000 00
of Winchester, Mass., 4s,	11,000	11,550 00	11,000 00
	\$2,548,100	\$2,671,437 00	\$2,548,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$10,700 00	\$10,000 00
10	Atlas National Bank, Boston,	1,000	1,065 00	1,000 00
48	Blackstone N'l Bank, Boston,	4,800	4,080 00	4,800 00
25	Boylston Nat'l Bank, Boston,	2,500	2,975 00	2,500 00
280	Columbian N'l Bank, Boston,	28,000	23,380 00	28,000 00
114	Freeman's N'l Bank, Boston,	11,400	9,690 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	12,180 00	12,000 00
66	Lincoln Nat'l Bank, Boston,	6,600	4,950 00	6,600 00

Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
583	Merchants' Nat'l Bank, Boston,	\$58,300	\$88,033 00	\$58,300 00
502	N'l B'k of Commerce, Boston,	50,200	52,710 00	50,200 00
100	National Bank of the Common- wealth, Boston,	10,000	14,150 00	10,000 00
125	N'l B'k of Redemption, Boston,	12,500	14,250 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	23,430 00	16,500 00
205	National City Bank, Boston, .	20,500	13,940 00	20,500 00
78	N'l Hide & Leather B'k, Boston,	7,800	8,151 00	7,800 00
500	National Revere Bank, Boston,	50,000	40,000 00	50,000 00
80	National Union Bank, Boston,	8,000	10,400 00	8,000 00
300	North Nat'l Bank, Boston, .	30,000	27,900 00	30,000 00
223	Second National Bank, Boston,	22,300	38,802 00	22,300 00
75	Shawmut Nat'l Bank, Boston, .	7,500	7,800 00	7,500 00
50	State National Bank, Boston, .	5,000	5,400 00	5,000 00
66	Suffolk Nat'l Bank, Boston, .	6,600	6,732 00	6,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	7,000 00	10,000 00
74	Winthrop Nat'l Bank, Boston,	7,400	9,694 00	7,400 00
20	Beverly Nat'l Bank, Beverly, .	2,000	2,840 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,000 00	10,000 00
150	First National Bank, Chelsea, .	15,000	15,000 00	15,000 00
20	Marblehead N'l B'k, Marblehead,	2,000	1,600 00	2,000 00
45	N'l Grand Bank, Marblehead, .	4,500	5,360 00	4,500 00
625	Asiatic National Bank, Salem, .	18,750	18,750 00	18,750 00
134	First National Bank, Salem, .	13,400	11,390 00	13,400 00
50	Mercantile N'l Bank, Salem, .	5,000	5,250 00	5,000 00
910	Merchants' N'l Bank, Salem, .	45,500	60,970 00	45,500 00
85	Nat'l Exchange Bank, Salem, .	8,500	7,650 00	8,500 00
100	Naumkeag N'l Bank, Salem, .	10,000	12,800 00	10,000 00
100	Salem National Bank, Salem, .	10,000	10,000 00	10,000 00
		\$543,550	\$606,022 00	\$543,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$25,000	\$28,250 00	\$25,000 00
Boston & Lowell R.R. 4s,	100,000	103,975 00	100,000 00
Boston & Maine R.R. 4s,	100,000	106,000 00	100,000 00
Boston & Maine R.R. 4½s,	100,000	119,500 00	100,000 00
Boston & Providence R.R. 4s,	50,000	53,000 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	32,100 00	30,000 00
Boston Terminal Company 3½s,	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s,	100,000	105,000 00	100,000 00

Salem Savings Bank—Continued.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	\$50,000	\$53,500 00	\$50,000 00
Fitchburg R.R. 4s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	115,000	120,615 00	115,000 00
Maine Central R.R. 4s,	102,000	105,060 00	102,000 00
Maine Central R.R. 5s,	5,000	5,650 00	5,000 00
Old Colony R.R. 4s,	100,000	103,750 00	100,000 00
Old Colony R.R. 4½s,	20,000	20,900 00	20,000 00
Portland & Ogdensburg R.R. 6s,	67,000	70,350 00	67,000 00
Providence & Worcester R.R. 4s,	25,000	27,500 00	25,000 00
Sullivan County R.R. 4s,	10,000	10,400 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	97,610 00	95,000 00
	\$1,169,000	\$1,240,410 00	\$1,169,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$205,753 55	2 per cent.	\$57,000 00	4½ per cent.	\$156,999 53	5½ per cent.
75,000 00	3 “	420,000 00	4½ “	60,900 00	6 “
125,000 00	3½ “	50,000 00	4¾ “	25,000 00	6½ “
1,400,640 00	4 “	928,870 00	5 “	27,694 58	7 “
2,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	58,000 00
Net income received from same during year ending Oct. 31, 1897,	3,866 10
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,000 00
Assessed value of same,	2,800 00
Net income received from same during year ending Oct. 31, 1897,	1 94
Number of loans which are of an amount not exceeding \$3,000 each,	246
Aggregate amount of the same,	324,720 00
Total number of loans upon real estate,	320
Amount of investments from which no income is received,	29,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	350,200 51
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Salem Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$142,162 36 }	\$285,405 88
during the year ending Oct. 31, 1897, . . . { 2 per cent., 143,243 52 }	
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,077
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,164
Total number of open accounts Oct. 31, 1897,	15,987
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	16,492 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	727,864 24
Number of same,	7,578
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	881,781 75
Number of same,	10,363
Date of examination by commissioner: September 16.	

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 161.

WILLIAM H. JELLY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY,

HENRY A. HALE,

JOHN P. PEABODY,

WILLIAM R. COLBY,

MATTHEW ROBSON.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; also Saturdays, for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,024,300 00	Deposits,	\$5,263,668 85
Loans on public funds,	500 00	Guaranty fund,	260,000 00
Bank stock, as per schedule,	550,600 00	Profit and loss account,	98,360 34
Loans on bank stock,	31,750 00		
Railroad bonds, as per schedule,	516,500 00		
Loans on railroad bonds,	4,300 00		
Loans on railroad stock,	46,800 00		
Real estate by foreclosure,	2,700 00		
Loans on real estate,	1,657,590 00		
Loans on personal security,	1,566,119 64		
Loans to counties, cities or towns (notes),	134,800 00		
Deposits in banks, on interest,	72,267 20		
Furniture and fixtures,	5,000 00		
Cash on hand,	8,802 35		
	\$5,622,029 19		\$5,622,029 19

Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem,	\$25,000 00
Merchants' National Bank, Salem,	32,267 20
National Exchange Bank, Salem,	15,000 00

Loan on Public Funds:—

\$500 United States 4s,	\$500 00
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Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

5 shares North National Bank, Boston,	\$5,500 00
5 shares National Exchange Bank, Boston,	
6 shares Atlas National Bank, Boston,	
10 shares National Revere Bank, Boston,	
10 shares Third National Bank, Boston,	
10 shares Winthrop National Bank, Boston,	400 00
5 shares Home National Bank, Brockton,	
14 shares First National Bank, Salem,	
4 shares National Exchange Bank, Salem,	
3 shares National Hide and Leather Bank, Boston,	
4 shares First National Bank, Lynn,	5,600 00
30 shares City National Bank, Gloucester,	
9 shares Salem National Bank, Salem,	
9 shares Rockport National Bank, Rockport,	
10 shares National Hide and Leather Bank, Boston,	
2 shares Mechanics' National Bank, Boston,	5,000 00
50 shares City National Bank, Gloucester,	
110 shares Fourth National Bank, Boston,	
50 shares Market National Bank, Boston,	
37 shares Merchants' National Bank, Boston,	
25 shares Asiatic National Bank, Salem,	300 00
20 shares Asiatic National Bank, Salem,	

Loan on Railroad Bonds : —

\$3,000 Fitchburg R.R. 4s,	\$4,300 00
3,000 Old Colony R.R. 4s,	

Loans on Railroad Stock, amount on each : —

25 shares Boston & Albany R.R.,	\$3,800 00
20 shares Boston & Albany R.R.,	3,000 00
120 shares New York, New Haven & Hartford R.R.,	15,000 00
150 shares Boston & Maine R.R.,	15,000 00
25 shares Boston & Albany R.R.,	10,000 00
56 shares New York, New Haven & Hartford R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$11,000	\$11,200 00	\$11,000 00
of Auburn, Me., 5s,	40,000	43,600 00	43,000 00
of Bangor, Me., 6s,	26,500	29,382 50	26,500 00
of Bay City, Mich., 8s,	1,500	1,895 00	1,500 00
of Brockton, Mass., 5s,	12,000	13,800 00	13,000 00
of Canton, Ohio, 4½s,	10,000	10,100 00	10,000 00
of Canton, Ohio, 5s,	44,000	46,910 00	44,000 00
of Chicago, Ill., 7s,	9,000	9,450 00	9,000 00
of Cleveland, Ohio, 5s,	28,000	29,465 00	28,000 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Continued.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . . .	\$2,000	\$2,040 00	\$2,000 00
of Dayton, Ohio, 4s, . . .	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 5s, . . .	20,000	22,800 00	20,000 00*
of Dayton, Ohio, 6s, . . .	20,000	20,870 00	20,000 00*
of Detroit, Mich., 6s, . . .	2,000	2,360 00	2,000 00
of Detroit, Mich., 7s, . . .	3,000	3,650 00	3,000 00
of Dover, N. H., 4s, . . .	20,000	20,900 00	20,000 00
of Dubuque, Iowa, 4s, . . .	10,000	10,200 00	10,000 00
of Fall River, Mass., 4s, . . .	25,000	26,000 00	25,000 00
of Fall River, Mass., 4½s, . . .	9,000	9,900 00	9,000 00
of Fall River, Mass., 5s, . . .	10,000	10,000 00	10,000 00
of Fall River, Mass., 6s, . . .	29,000	31,865 00	29,000 00
of Fort Wayne, Ind., 6s, . . .	10,000	10,420 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	50,000	54,000 00	50,000 00
of Holyoke, Mass., 4s, . . .	75,000	75,375 00	75,000 00
of Indianapolis, Ind., 4s, . . .	33,500	35,170 00	33,500 00
of Keene, N. H., 4s, . . .	7,000	7,175 00	7,000 00
of Lawrence, Mass., 6s, . . .	15,000	15,900 00	15,000 00
of Lewiston, Me., 4½s, . . .	12,000	12,240 00	12,000 00
of Lewiston, Me., 5s, . . .	3,000	3,345 00	3,000 00
of Lewiston, Me., 6s, . . .	18,000	19,350 00	18,000 00
of Malden, Mass., 4s, . . .	8,200	8,307 00	8,200 00
of Manchester, N. H., 4½s, . . .	30,000	33,450 00	33,000 00
of Marlborough, Mass., 4s, . . .	29,000	31,030 00	29,000 00
of Minneapolis, Minn., 4½s, . . .	34,000	37,580 00	34,000 00
of New Britain, Conn., 4s, . . .	10,000	10,400 00	10,000 00
of Newton, Mass., 6s, . . .	6,000	6,960 00	6,000 00
of New York, N. Y., 6s, . . .	2,100	2,478 00	2,100 00
of New York, N. Y., 7s, . . .	5,000	5,500 00	5,000 00
of Norwich, Conn., 5s, . . .	2,000	2,200 00	2,000 00
of Pawtucket, R. I., 5s, . . .	6,000	6,060 00	6,000 00*
of Peoria, Ill., 4½s, . . .	5,000	5,200 00	5,000 00
of Peoria, Ill., 7s, . . .	4,000	4,200 00	4,000 00
of Portsmouth, N. H., 4s, . . .	5,000	5,225 00	5,000 00
of Saginaw, Mich., 4½s, . . .	10,000	11,000 00	10,000 00
of Saginaw, Mich., 5s, . . .	7,500	7,725 00	7,500 00
of Salem, Mass., 4s, . . .	44,000	44,770 00	44,000 00
of Salem, Mass., 6s, . . .	3,000	3,060 00	3,000 00
of Scranton, Pa., 4½s, . . .	25,000	27,400 00	25,000 00
of Somerville, Mass., 4s, . . .	22,000	22,550 00	22,000 00
of Somerville, Mass., 4½s, . . .	5,000	5,225 00	5,000 00
of Springfield, Mass., 6s, . . .	2,000	2,340 00	2,000 00
of Springfield, Mass., 7s, . . .	31,000	36,580 00	31,000 00
of Springfield, Ohio, 5s, . . .	53,000	56,655 00	55,000 00
of Waterbury, Conn., 4s, . . .	10,000	10,450 00	10,000 00
of Woburn, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Youngstown, Ohio, 5s, . . .	15,000	15,000 00	15,000 00
Town of Braintree, Mass., 4s, . . .	1,000	1,070 00	1,000 00
of Brookline, Mass., 5s, . . .	9,000	9,315 00	9,000 00
of Canton, Mass., 4s, . . .	2,000	2,010 00	2,000 00

* Legal investments when made.

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Chicopee, Mass., 4½s, .	\$3,500	\$3,570 00	\$3,500 00
of Hopkinton, Mass., 4½s, .	8,000	8,240 00	8,000 00
of Leominster, Mass., 4½s, .	7,000	7,350 00	7,000 00
of Lincoln, R. I., 4s, .	14,000	14,160 00	14,000 00
of Marblehead, Mass., 4s, .	7,000	7,105 00	7,000 00
of Rockland, Mass., 4s, .	5,000	5,025 00	5,000 00
of Wayland, Mass., 5s, .	1,500	1,522 50	1,500 00
of Westborough, Mass., 5s, .	2,000	2,120 00	2,000 00
of Winthrop, Mass., 5s, .	6,000	6,540 00	6,000 00
	\$1,015,300	\$1,079,435 00	\$1,024,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$10,800 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	10,600 00	10,000 00
100	Blackstone Nat'l Bank, Boston, .	10,000	8,500 00	10,000 00
80	Boston National Bank, Boston, .	8,000	7,200 00	8,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	23,800 00	20,000 00
150	Columbian Nat'l Bank, Boston, .	15,000	12,450 00	15,000 00
114	Continental N'l B'k, Boston, .	11,400	11,628 00	11,400 00
143	Eliot National Bank, Boston, .	14,300	16,874 00	14,300 00
73	Everett Nat'l Bank, Boston, .	7,300	6,497 00	7,300 00
50	Faneuil Hall N'l Bank, Boston, .	5,000	6,250 00	5,000 00
25	First National Bank, Boston, .	2,500	5,550 00	2,500 00
91	Freeman's Nat'l Bank, Boston, .	9,100	7,735 00	9,100 00
200	Globe National Bank, Boston, .	20,000	16,800 00	20,000 00
70	Hamilton Nat'l Bank, Boston, .	7,000	7,070 00	7,000 00
97	Howard Nat'l Bank, Boston, .	9,700	8,342 00	9,700 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,000 00	4,000 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,300 00	10,000 00
22	Market National Bank, Boston, .	2,200	1,430 00	2,200 00
135	Massachusetts N'l B'k, Boston, .	13,500	10,260 00	13,500 00
335	Merchants' Nat'l B'k, Boston, .	33,500	50,585 00	33,500 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	5,000 00	5,000 00
165	N'l Bank of Commerce, Boston, .	16,500	17,325 00	16,500 00
170	National Bank of the Common- wealth, Boston,	17,000	23,970 00	17,000 00
117	N'l B'k of No. America, Boston, .	11,700	10,881 00	11,700 00
20	N'l B'k of Redemption, Boston, .	2,000	2,280 00	2,000 00
83	National City Bank, Boston, .	8,300	5,644 00	8,300 00
100	National Eagle Bank, Boston, .	10,000	7,500 00	10,000 00
85	N'l Hide & Leather B'k, Boston, .	8,500	8,840 00	8,500 00
204	Nat'l Revere Bank, Boston, .	20,400	16,320 00	20,400 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
69	National Union Bank, Boston,	\$6,900	\$8,970 00	\$6,900 00
33	National Webster B'k, Boston,	3,300	3,333 00	3,300 00
91	New England N'l B'k, Boston,	9,100	13,377 00	9,100 00
200	North National Bank, Boston,	20,000	18,400 00	20,000 00
64	Old Boston N'l B'k, Boston, .	6,400	6,592 00	6,400 00
75	Second Nat'l Bank, Boston, .	7,500	13,050 00	7,500 00
57	Shawmut N'l Bank, Boston, .	5,700	6,384 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	8,740 00	9,500 00
50	State National Bank, Boston, .	5,000	5,400 00	5,000 00
50	Suffolk National Bank, Boston,	5,000	5,100 00	5,000 00
300	Third National Bank, Boston,	30,000	27,000 00	30,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,500 00	5,000 00
60	First National Bank, Chelsea, .	6,000	6,000 00	6,000 00
460	Asiatic National Bank, Salem,	13,800	13,800 00	13,800 00
25	First National Bank, Salem, .	2,500	2,125 00	2,500 00
200	Mercantile Nat'l Bank, Salem,	20,000	21,000 00	20,000 00
300	Merchants' Nat'l Bank, Salem,	15,000	20,100 00	15,000 00
100	Nat'l Exchange Bank, Salem,	10,000	9,000 00	10,000 00
250	Naumkeag N'l Bank, Salem, .	25,000	32,000 00	25,000 00
230	Salem National Bank, Salem, .	23,000	23,000 00	23,000 00
		\$550,600	\$580,302 00	\$550,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,550 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	1,000	1,130 00	1,000 00
Boston, Concord & Montreal R.R. 6s,	3,000	3,660 00	3,000 00
Boston & Lowell R.R. 4s, . . .	80,000	82,400 00	80,000 00
Boston & Lowell R.R. 4½s, . . .	2,000	2,080 00	2,000 00
Boston & Lowell R.R. 5s, . . .	16,000	16,320 00	16,000 00
Boston & Maine R.R. 4½s, . . .	25,000	29,750 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,600 00	10,000 00
Cheshire R.R. 6s, . . .	3,500	3,552 50	3,500 00
Concord & Montreal R.R. 4s, . . .	40,000	41,600 00	40,000 00
Danbury & Norwalk R.R. 5s, . . .	15,000	17,700 00	15,000 00
Eastern R.R. 6s, . . .	56,000	67,200 00	56,000 00
Fitchburg R.R. 4½s, . . .	31,000	33,480 00	31,000 00
Fitchburg R.R. 5s, . . .	50,000	52,350 00	50,000 00
Maine Central R.R. 4½s, . . .	6,000	6,540 00	6,000 00
Maine Central R.R. 6s, . . .	2,000	2,120 00	2,000 00
Maine Central R.R. 7s, . . .	1,000	1,020 00	1,000 00

Salem Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nashua & Lowell R.R. 5s,	\$2,000	\$2,050 00	\$2,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	16,200 00	16,000 00
Old Colony R.R. 4s,	66,000	69,960 00	67,000 00
Old Colony R.R. 4½s,	40,000	42,000 00	40,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	20,000	23,000 00	22,000 00
Salem & Lowell R.R. 6s,	7,000	7,140 00	7,000 00
Peterborough & Hillsboro R.R. 4½s,	10,000	11,000 00	11,000 00
	\$511,500	\$553,402 50	\$516,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$57,267 20	2 per cent.	\$292,600 00	4½ per cent.	\$178,050 00	5½ per cent.
15,000 00	3 “	658,350 00	4½ “	178,435 00	6 “
25,000 00	3½ “	49,919 64	4½ “	18,600 00	6½ “
1,080,100 00	4 “	863,975 00	5 “	25,300 00	7 “
20,000 00	4½ “	30,000 00	5½ “	21,530 00	7½ “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,700 00
Assessed value of the same,	1,700 00
Net income received from same during year ending Oct. 31, 1897,	110 00
Number of loans which are of an amount not exceeding \$3,000 each,	384
Aggregate amount of the same,	508,965 00
Total number of loans upon real estate,	415
Amount of investments from which no income is received,	32,219 64
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	262,224 33
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend } 2 per cent., \$96,447 52	196,214 15
during the year ending Oct. 31, 1897, } 2 per cent., 99,766 63	
Number of accounts opened during the year ending Oct. 31, 1897,	2,483
Number of accounts closed during the year ending Oct. 31, 1897,	1,735
Total number of open accounts Oct. 31, 1897,	15,323
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	12,238 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	955,208 29
Number of same,	15,068
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	893,643 64
Number of same,	11,207
Date of examination by commissioner: July 6.	

SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 144.

LYSANDER N. PAINE, *President.*

WILLIAM H. YOUNG, *Treasurer.*

WILLIAM H. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LYSANDER N. PAINE,

A. L. PUTNAM,

JAMES A. SMALL,

A. P. HANNUM,

HEMAN S. COOK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$92,600 00	Deposits, . . .	\$509,652 68
Bank stock, as per schedule, .	87,779 92	Guaranty fund, .	20,668 97
Loans on bank stock, . . .	2,320 00	Profit and loss ac-	
Railroad bonds, as per schedule,	24,787 50	count, . . .	6,617 33
Real estate (for banking pur-		Surplus fund, . .	1,703 58
poses), . . .	11,275 00		
Real estate by foreclosure, .	44,586 88		
Loans on real estate, . . .	218,988 02		
Loans on personal security, .	27,947 46		
Loans to counties, cities or towns			
(notes), . . .	2,300 00		
Loans on depositors' books, .	320 00		
Deposits in banks, on interest, .	21,866 90		
Furniture and safes, . . .	1,975 00		
Cash on hand, . . .	1,895 88		
	\$538,642 56		\$538,642 56

Cash on Deposit in Banks, amount in each : —

National Revere Bank, Boston,	\$3,769 36
First National Bank, Provincetown,	18,097 54

Loans on Bank Stock, amount on each : —

5 shares Middleborough National Bank, Middleborough, . . .	\$400 00
5 shares First Ward National Bank, Boston,	100 00
25 shares First National Bank, Provincetown,	1,820 00

Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$3,500	\$3,540 00	\$3,500 00
of Bangor, Me., 6s, . . .	2,000	2,090 00	2,000 00
of Bay City, Mich., 4s, . . .	6,000	6,300 00	6,000 00
of Burlington, Vt., 4s, . . .	5,000	5,275 00	5,000 00
of Canton, Ohio, 5s, . . .	3,000	3,150 00	3,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,350 00	10,000 00
of Chicago, Ill., 7s, . . .	1,000	1,060 00	1,000 00
of Cleveland, Ohio, 4½s, . . .	5,000	5,200 00	5,000 00
of Cleveland, Ohio, 5s, . . .	5,000	5,225 00	5,000 00
of Dayton, Ohio, 5s, . . .	3,000	3,210 00	3,000 00*
of Dubuque, Iowa, 5s, . . .	3,000	3,315 00	3,000 00
of Fort Wayne, Ind., 6s, . . .	3,000	3,150 00	3,000 00
of Kansas City, Mo., 4½s, . . .	10,000	10,950 00	10,000 00
of Lewiston, Me., 6s, . . .	2,000	2,150 00	2,000 00
of Malden, Mass., 4s, . . .	3,600	3,834 00	3,600 00
of Milwaukee, Wis., 5s, . . .	5,000	5,625 00	5,000 00
of Quincy, Mass., 4s, . . .	1,500	1,577 50	1,500 00
of Saginaw, Mich., 5s, . . .	3,000	3,210 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	3,000	3,210 00	3,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,225 00	5,000 00
Town of Barnstable, Mass., 4s, . . .	10,000	10,422 50	10,000 00
	\$92,600	\$98,069 00	\$92,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,675 00	\$3,175 00
13	Blackstone N'l Bank, Boston, .	1,300	1,105 00	1,300 00
76	Boston Nat'l Bank, Boston, .	7,600	6,840 00	7,600 00
50	Central Nat'l Bank, Boston, .	5,000	5,350 00	7,882 50
15	Continental N'l Bank, Boston, .	1,500	1,530 00	1,878 75
50	Eliot National Bank, Boston, .	5,000	5,850 00	6,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,450 00	6,575 00
45	Freeman's Nat'l Bank, Boston, .	4,500	3,825 00	4,500 00
25	Globe National Bank, Boston, .	2,500	2,100 00	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,290 00	1,500 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,500 00	2,871 88
10	Market Nat'l Bank, Boston, .	1,000	650 00	1,190 00
50	Mt Vernon N'l Bank, Boston, .	5,000	5,000 00	6,250 00
50	N'l B'k of the Republic, Boston, .	5,000	7,000 00	5,541 67
69	National Revere Bank, Boston, .	6,900	5,520 00	7,592 62
20	Old Beston N'l Bank, Boston, .	2,000	2,060 00	3,300 00

Seamen's Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	Second National Bank, Boston,	\$1,700	\$2,975 00	\$1,700 00
26	State National Bank, Boston, .	2,600	2,808 00	2,600 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,040 00	2,200 00
22	Tremont Nat'l Bank, Boston, .	2,200	1,540 00	2,200 00
5	Home National Bank, Brockton,	500	875 00	540 00
10	Blue Hill N'l Bank, Milton, .	1,000	1,150 00	1,000 00
54	First N'l Bank, Provincetown, .	5,400	5,940 00	6,820 00
		\$74,200	\$75,073 00	\$87,779 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$5,000	\$5,425 00	\$4,787 50
Fitchburg R.R. 5s,	10,000	10,450 00	10,000 00
Maine Central R.R. 4½s,	2,000	2,180 00	2,000 00
Maine Central R.R. 5s,	2,000	2,280 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,420 00	6,000 00
	\$25,000	\$26,755 00	\$24,787 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,769 36	2 per cent.	\$88,500 00	5 per cent.	\$117,855 48	6 per cent.
18,097 54	2½ “	4,000 00	5½ “	2,500 00	6½ “
3,500 00	4½ “	34,900 00	5½ “	620 00	7 “

Amount invested in real estate for banking purposes,	\$11,275 00
Estimated value of the same,	11,275 00
Assessed value of the same,	8,410 00
Net income received from same during year ending Oct. 31, 1897, . . .	214 04
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	44,586 88
Assessed value of the same,	34,615 00
Net income received from same during year ending Oct. 31, 1897, . . .	709 84
Number of loans which are of an amount not exceeding \$3,000 each, . .	182
Aggregate amount of the same,	136,186 01
Total number of loans upon real estate,	137
Amount of investments from which no income is received,	6,182 84

Seamen's Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$25,214 41
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$8,365 09 } during the year ending Oct. 31, 1897, . . . { $1\frac{3}{4}$ per cent., 8,460 22 }	16,825 31
Number of accounts opened during the year ending Oct. 31, 1897, . . .	177
Number of accounts closed during the year ending Oct. 31, 1897, . . .	189
Total number of open accounts Oct. 31, 1897,	2,004
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,736 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	77,304 98
Number of same,	1,003
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	86,084 72
Number of same,	1,131
Date of examination by commissioner: June 11.	

SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 48.

GEORGE F. HOWE, *President.*

GEORGE L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE F. HOWE,

WILLIAM R. WALKER,

HENRY O. SAWYER,

JOHN C. HASTINGS,

A. N. WHITING.

Open for business every business day except Saturdays, 8 to 11 A.M.; 2 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,079 55	Deposits,	\$32,593 33
Bank stock, as per schedule, .	2,438 00	Guaranty fund, .	477 57
Loans on real estate,	20,050 00	Profit and loss account,	1,005 15
Loans on personal security, .	7,725 00		
Deposits in banks, on interest, .	2,748 40		
Expense account,	75		
Cash on hand,	34 35		
	<u>\$34,076 05</u>		<u>\$34,076 05</u>

Cash on Deposit in Banks, amount in each :—

Citizens' National Bank, Worcester,	\$1,248 40
Fitchburg Loan, Trust and Safety Deposit Company, Fitchburg,	1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 7s,	\$1,000	\$1,050 00	\$1,079 55

Security Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	N'l B'k of Commerce, Boston,	\$500	\$526 25	\$647 50
2	N'l B'k of Redemption, Boston,	200	228 50	260 50
10	National City Bank, Boston, .	1,000	670 00	902 50
5	State Nat'l Bank, Boston, .	500	536 25	627 50
		\$2,200	\$1,961 00	\$2,438 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,248 40	3 per cent.	\$14,325 00	5 per cent.	\$8,200 00	6 per cent.
4,500 00	4 "	2,250 00	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each, 28
 Aggregate amount of the same, \$27,023 40
 Total number of loans upon real estate, 17
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 1,372 48
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$563 50 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 608 03 } 1,171 53
 Number of accounts opened during the year ending Oct. 31, 1897, . . 20
 Number of accounts closed during the year ending Oct. 31, 1897, . . 14
 Total number of open accounts Oct. 31, 1897, 187
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 108 00
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 6,759 44
 Number of same, 92
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 4,751 50
 Number of same, 62
 Date of examination by commissioner: June 14.

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 33.

F. A. BALL, *President.*

A. K. HAWKS, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWIN BAKER,

A. K. HAWKS,

F. R. PRATT.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$349,000 00	Deposits, . . .	\$1,010,566 18
Bank stock, as per schedule, .	31,400 00	Guaranty fund, .	52,500 00
Loans on bank stock, . . .	1,600 00	Profit and loss account, . . .	31,869 14
Railroad bonds, as per schedule, .	175,000 00		
Real estate by foreclosure, . .	500 00		
Loans on real estate, . . .	445,117 00		
Loans on personal security, . .	54,790 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest, .	29,200 80		
Deposits in banks, not on interest, .	2,256 08		
Cash on hand,	1,071 44		
	<u>\$1,094,935 32</u>		<u>\$1,094,935 32</u>

Cash on Deposit in Banks, amount in each :—

Mechanics' National Bank, Boston,	\$1,980 25
City National Bank, Holyoke,	5,000 00
Park National Bank, Holyoke,	15,220 55
Shelburne Falls National Bank, Shelburne Falls,	2,256 08
Pynchon National Bank, Springfield,	7,000 00

Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

7 shares Shelburne Falls National Bank, Shelburne Falls,	\$700 00
5 shares Shelburne Falls National Bank, Shelburne Falls,	500 00
4 shares Shelburne Falls National Bank, Shelburne Falls,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,800 00	\$10,000 00
of Boston, Mass., 5s,	22,000	21,640 00	22,000 00
of Burlington, Vt., 4s,	40,000	42,000 00	40,000 00
of Fall River, Mass., 6s,	10,000	11,500 00	10,000 00
of Fitchburg, Mass., 4s,	30,000	31,300 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,300 00	10,000 00
of Lynn, Mass., 5s,	10,000	10,800 00	10,000 00
of New Bedford, Mass., 4s,	15,000	15,500 00	15,000 00
of Pittsfield, Mass., 4s,	30,000	31,500 00	30,000 00
of Providence, R. I., 4s,	10,000	11,200 00	10,000 00
of Providence, R. I., 5s,	20,000	22,400 00	20,000 00
of Springfield, Ohio, 5s,	12,000	12,160 00	12,000 00
of Stamford, Conn., 4s,	20,000	20,800 00	20,000 00
of Taunton, Mass., 4s,	20,000	20,700 00	20,000 00
of Woonsocket, R. I., 4s,	20,000	20,600 00	20,000 00*
of Worcester, Mass., 4s,	20,000	22,000 00	20,000 00
of Youngstown, Ohio, 5s,	15,000	15,450 00	15,000 00
Town of Shelburne, Mass., 4s,	15,000	15,750 00	15,000 00
United States 4s,	20,000	25,400 00	20,000 00
	\$349,000	\$374,800 00	\$349,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End Nat'l Bank, Boston,	\$5,000	\$3,000 00	\$5,000 00
46	Conway Nat'l Bank, Conway, .	4,600	4,600 00	4,600 00
50	Adams N'l B'k, North Adams,	5,000	5,750 00	5,000 00
30	First N'l Bank, Northampton, .	3,000	3,600 00	3,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,250 00	13,800 00
		\$31,400	\$34,200 00	\$31,400 00

Shelburne Falls Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4s,	20,000	21,200 00	20,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,400 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	40,000	41,500 00	40,000 00
Maine Central R.R. 7s,	15,000	20,100 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	10,000	11,200 00	10,000 00
Old Colony R.R. 4s,	20,000	21,200 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,200 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,500 00	10,000 00
	\$175,000	\$187,800 00	\$175,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,980 25 5,000 00	2½ per cent. 3 "	\$27,220 55	4 per cent.	\$501,507 00	5 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$500 00
Assessed value of the same,	700 00
Number of loans which are of an amount not exceeding \$3,000 each,	307
Aggregate amount of the same,	238,158 00
Total number of loans upon real estate,	291
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	48,771 48
Times for the dividends fixed by the by-laws: April 10 and October 10.	
Rate and amount of each semi-annual dividend { 2 per cent, \$18,682 91 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 19,313 78 }	37,996 69
Number of accounts opened during the year ending Oct. 31, 1897,	372
Number of accounts closed during the year ending Oct. 31, 1897,	288
Total number of open accounts Oct. 31, 1897,	3,772
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	2,315 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	143,484 55
Number of same,	2,224
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	133,113 29
Number of same,	1,839
Date of examination by commissioner: March 19.	

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 22.

ALBION A. PERRY, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM VEAZIE,

PHILIP EBERLE,

ALBION A. PERRY,

J. WALTER SANBORN,

FRANK P. LADD.

Open for business every business day, 10 A.M. to 1 P.M.; also Mondays, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$95,200 00	Deposits,	\$676,894 73
Loans on public funds, . . .	25,000 00	Guaranty fund, . .	9,300 00
Bank stock, as per schedule, .	1,000 00	Interest account, . .	12,695 45
Loans on bank stock,	6,800 00	Profit and loss ac-	
Railroad bonds, as per schedule,	29,992 50	count,	5,076 30
Loans on real estate,	432,104 27		
Loans on personal security, . .	34,600 00		
Loans to counties, cities or towns			
(notes),	2,375 00		
Deposits in banks, on interest, .	63,389 43		
Expense account,	1,584 77		
Premiums,	5,853 99		
Boston Terminal Co. bonds, . .	5,000 00		
Cash on hand,	1,066 52		
	<u>\$703,966 48</u>		<u>\$703,966 48</u>

Cash on Deposit in Banks, amount in each :—

National Exchange Bank, Boston,	\$18,817 21
National Security Bank, Boston,	18,737 61
Somerville National Bank, Somerville,	25,834 61

Loans on Public Funds, amount on each :—

\$2,000 United States 4s,	} \$5,000 00
3,000 Cambridge, Mass., 6s,	

Somerville Savings Bank—Continued.

\$7,000 Malden, Mass., 4s,	\$10,000 00
1,000 Haverhill, Mass., 4s,	
1,000 Columbus, Ohio, 4s,	
1,000 District of Columbia 5s,	
5,000 Newton, Mass., 4s,	10,000 00
5,000 Methuen, Mass., 4s,	

Loans on Bank Stock, amount on each:—

46 shares First National Bank, Salem,	\$3,300 00
50 shares Mercantile Trust Company, Boston,	3,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$3,000	\$3,300 00	\$3,000 00
of Bridgeport, Conn., 4s,	2,000	2,100 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,834 00	3,600 00
of Boston, Mass., 4s,	5,000	5,525 00	5,000 00
of Buffalo, N. Y., 7s,	1,000	1,600 00	1,000 00
of Cambridge, Mass., 4s,	1,000	1,070 00	1,000 00
of Canton, Ohio, 5s,	4,000	4,200 00	4,000 00
of Cleveland, Ohio, 6s,	1,000	1,010 00	1,000 00
of Dayton, Ohio, 5s,	3,000	3,240 00	3,000 00*
of Everett, Mass., 4s,	2,000	2,125 00	2,000 00
of Fall River, Mass., 6s,	1,000	1,170 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,220 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,195 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,045 00	1,000 00
of Meriden, Conn., 4s,	2,000	2,055 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,255 00	2,000 00
of Newburyport, Mass., 4s,	2,000	2,130 00	2,000 00
of New London, Conn., 4s,	4,000	4,260 00	4,000 00
of Newton, Mass., 4s,	2,000	2,150 00	2,000 00
of Sioux City, Iowa, 4½s,	3,000	3,135 00	3,000 00
of Sioux City, Iowa, 6s,	1,600	1,600 00	1,600 00
of Somerville, Mass., 4s,	14,000	14,675 00	14,000 00
of Somerville, Mass., 5s,	1,000	1,030 00	1,000 00
of Terre Haute, Ind., 4s,	3,000	3,120 00	3,000 00
of Waterbury, Conn., 4s,	2,000	2,090 00	2,000 00
of Woonsocket, R. I., 4s,	3,000	3,180 00	3,000 00*
Town of Acushnet, Mass., 4½s,	1,000	1,000 00	1,000 00
of Foxborough, Mass., 4s,	3,000	3,165 00	3,000 00
of Mansfield, Mass., 4s,	1,000	1,052 50	1,000 00
of North Easton, Mass. (Village District), 4s,	2,000	2,055 00	2,000 00
of Pepperell, Mass., 4s,	3,000	3,037 50	3,000 00
of Provincetown, Mass., 4s,	2,000	2,120 00	2,000 00
of Rockport, Mass., 4s,	3,000	3,060 00	3,000 00
of Stoughton, Mass., 4s,	4,000	4,170 00	4,000 00
of Wellesley, Mass., 4s,	1,000	1,040 00	1,000 00
County of Aroostook, Me., 5s,	3,000	3,195 00	3,000 00*
	\$95,200	\$101,209 00	\$95,200 00

* Legal investments when made.

Somerville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares,		Par Value.	Estimated Market Value.	Amount Invested.
10	Merchants' Nat'l Bank, Boston,	\$1,000	\$1,520 00	\$1,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,125 00	\$1,000 00
Boston & Maine R.R. 4½s,	3,000	3,570 00	3,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,210 00	3,000 00
Concord & Montreal R.R. 4s,	1,000	1,045 00	1,000 00
Fitchburg R.R. 4s,	3,000	3,045 00	2,992 50
Fitchburg R.R. 5s,	3,000	3,160 00	3,000 00
Maine Central R.R. 7s,	4,000	4,715 00	4,000 00
Old Colony R.R. 4s,	2,000	2,150 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	4,000	5,000 00	4,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,060 00	1,000 00
	\$30,000	\$33,530 00	\$29,992 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63,389 43	2 per cent.	\$3,300 00	4½ per cent.	\$34,120 00	5½ per cent.
55,875 00	4 “	393,484 27	5 “	14,100 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 186
 Aggregate amount of the same, \$301,279 27
 Total number of loans upon real estate, 212
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 28,982 36
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$10,678 09 }
 during the year ending Oct. 31, 1897, . . { 1½ per cent., 8,402 62 } 19,080 71
 Number of accounts opened during the year ending Oct. 31, 1897, . 945
 Number of accounts closed during the year ending Oct. 31, 1897, . 639
 Total number of open accounts Oct. 31, 1897, 3,467

Somerville Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$2,368 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	274,564 63
Number of same,	6,049
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	208,131 63
Number of same,	3,776
Date of examination by commissioner: January 5.	

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

J. C. CHALMERS, *President.*

H. H. WELLINGTON, *Treasurer.*

WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. H. WELLINGTON,

A. J. BUCKLIN,

GEORGE H. HOLDEN,

N. H. BIXBY,

ASA S. HARRINGTON.

Open for business every business day, 9 A.M. to 12.30 P.M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$159,373 75	Deposits,	\$617,410 61
Bank stock, as per schedule, .	59,800 00	Guaranty fund, .	32,000 00
Loans on bank stock,	1,500 00	Interest account, .	4,508 55
Railroad bonds, as per schedule, .	100,388 50	Profit and loss account,	21,518 74
Loans on real estate,	259,971 50		
Loans on personal security, . .	62,275 00		
Loans to counties, cities or towns (notes),	2,500 00		
Deposits in banks, on interest, .	19,371 90		
Expense account,	669 14		
Unpaid interest account, . . .	5,506 89		
Insurance account,	27 00		
Tax, insurance and repairs, . .	4,054 22		
	<u>\$675,437 90</u>		<u>\$675,437 90</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams,	\$17,851 75
Third National Bank, Boston,	1,520 15

Loans on Bank Stock, amount on each :—

10 shares Lenox National Bank, Lenox, Mass.,	\$1,000 00
5 shares First National Bank, Adams, Mass.,	500 00

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$20,000	\$22,850 00	\$20,000 00
of Boston, Mass., 5s, . . .	3,000	3,435 00	3,000 00
of Boston, Mass., 6s, . . .	2,000	2,310 00	2,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,127 50	3,000 00
of Cleveland, Ohio, 6s, . . .	2,000	2,050 00	2,000 00
of Dayton, Ohio, 5s, . . .	5,000	6,000 00	5,000 00*
of East Saginaw, Mich., 5s, . . .	1,000	1,070 00	1,000 00
of Fall River, Mass., 5s, . . .	4,000	4,236 00	4,000 00
of Fall River, Mass., 6s, . . .	6,000	6,415 00	6,000 00
of Milwaukee, Wis., 5s, . . .	1,500	1,668 75	1,500 00
of Pawtucket, R. I., 4s, . . .	5,000	5,162 50	5,000 00*
of Providence, R. I., 5s, . . .	7,000	8,023 75	7,000 00
of Salem, Mass., 5s, . . .	1,000	1,092 50	1,000 00
of Springfield, Mass., 6s, . . .	1,000	1,225 00	1,000 00
of Springfield, Ohio, 4½s, . . .	2,000	2,195 00	2,000 00
of Springfield, Ohio, 5s, . . .	8,000	8,961 25	8,000 00
of Worcester, Mass., 4s, . . .	2,000	2,227 00	2,000 00
of Worcester, Mass., 5s, . . .	5,000	5,562 50	5,000 00
Town of Adams, Mass., 5s, . . .	44,000	48,610 00	44,000 00
of Brookline, Mass., 7s, . . .	500	525 00	500 00
of Marblehead, Mass., 5s, . . .	5,000	5,545 00	5,000 00
District of Columbia 5s, . . .	23,000	23,887 50	23,000 00
District of Columbia 6s, . . .	2,500	2,840 00	2,500 00
United States 4s,	5,000	6,375 00	5,873 75
	\$158,500	\$175,394 25	\$159,373 75

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
173	First National Bank, Adams, . . .	\$17,300	\$23,009 00	\$17,300 00
83	Lincoln Nat'l Bank, Boston, . . .	8,300	6,840 00	8,300 00
50	Third National Bank, Boston, . . .	5,000	4,500 00	5,000 00
20	Conway Nat'l Bank, Conway, . . .	2,000	2,400 00	2,000 00
50	First N'l Bank, Easthampton, . . .	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
12	Lee National Bank, Lee,	1,200	2,000 00	1,200 00
10	Lenox National Bank, Lenox, . . .	1,000	1,250 00	1,000 00
35	Adams N'l B'k, North Adams, . . .	3,500	4,500 00	3,500 00
70	Berkshire N'l B'k, No. Adams, . . .	7,000	7,700 00	7,000 00
13	First N'l Bank, Newburyport, . . .	1,300	1,600 00	1,300 00
5	Third National Bank, Pittsfield, . . .	500	1,000 00	500 00

South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Williamstown National Bank,			
	Williamstown,	\$500	\$575 00	\$500 00
16	First National Bank, Woburn,	1,600	2,080 00	1,600 00
40	First Nat'l Bank, Worcester, .	4,000	7,500 00	4,000 00
		\$59,800	\$73,554 00	\$59,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$7,000	\$7,991 25	\$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,254 75	8,000 00
Boston & Lowell R.R. 5s,	11,000	11,288 75	11,000 00
Boston & Maine R.R. 4s,	10,000	10,750 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,783 00	15,000 00
Maine Central R.R. 4½s,	5,000	5,500 00	5,000 00
Maine Central R.R. 5s,	2,000	2,315 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,057 50	} 7,388 50
Old Colony R.R. 4s,	6,000	6,390 00	
Penobscot Shore Line R.R. 4s, . .	5,000	5,287 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,825 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,735 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,450 00	10,000 00
	\$100,000	\$106,777 25	\$100,388 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,520 15	2½ per cent.	\$86,700 00	5 per cent.	\$234,596 50	6 per cent.
17,651 75	3 “	2,500 00	5½ “	150 00	7 “
2,500 00	4 “				

South Adams Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	212	
Aggregate amount of the same,		\$163,746 50
Total number of loans upon real estate,	197	
Amount of investments from which no income is received,		25,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		32,567 08
Times for the dividends fixed by the by-laws, first Thursday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$12,430 34 }		24,588 49
during the year ending Oct. 31, 1897, { 2 per cent., 12,158 15 }		
Number of accounts opened during the year ending Oct. 31, 1897,	230	
Number of accounts closed during the year ending Oct. 31, 1897,	251	
Total number of open accounts Oct. 31, 1897,	1,994	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		2,752 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		85,239 19
Number of same,	1,658	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		132,492 04
Number of same,	1,400	
Date of examination by commissioner: May 20.		

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 62.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS HILLS,
WILLIAM S. CROSBY,
SOLOMON A. WOODS,
DUDLEY PRAY,

CHAS. T. GALLAGHER,
JOSEPH C. STOREY,
CHARLES H. COLE,
HORACE MANSON,

GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesdays and Saturdays, 7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$448,095 00	Deposits,	\$3,561,503 31
Bank stock, as per schedule, .	107,300 00	Guaranty fund, .	176,165 00
Railroad bonds, as per schedule,	552,000 00	Profit and loss account,	83,141 06
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	2,013,453 00		
Loans on personal security, . .	505,590 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest, .	94,920 01		
Cons. R.R. of Vermont bonds,*	17,640 00		
Charges on mortgages,	93 90		
Cash on hand,	11,717 46		
	<u>\$3,820,809 37</u>		<u>\$3,820,809 37</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Globe National Bank, Boston,	\$27,656 39
Howard National Bank, Boston,	26,020 58
Tremont National Bank, Boston,	25,756 23
Mattapan Deposit and Trust Company, South Boston,	15,486 81

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$8,280 00	\$7,320 00
of Bay City, Mich., 5s, . . .	25,000	28,625 00	25,000 00
of Boston, Mass., 4s, . . .	45,000	49,266 68	45,000 00
of Boston, Mass., 6s, . . .	5,000	5,700 00	5,000 00
of Cleveland, Ohio, 5s, . . .	10,000	10,291 67	10,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,030 00	1,000 00
of Dayton, Ohio, 5s, . . .	16,000	18,386 67	16,000 00*
of Detroit, Mich., 6s, . . .	9,000	10,845 00	9,000 00
of Everett, Mass., 4s, . . .	20,000	21,766 66	20,000 00
of Fall River, Mass., 6s, . .	14,000	16,730 00	14,000 00
of Fort Wayne, Ind., 4½s, . .	10,000	10,925 00	10,000 00
of Haverhill, Mass., 4s, . . .	26,000	27,863 33	26,000 00
of Lewiston, Me., 6s, . . .	10,000	10,950 00	10,000 00
of Malden, Mass., 4s, . . .	5,000	5,500 00	5,000 00
of New Bedford, Mass., 7s, . .	20,000	23,058 33	20,000 00
of New London, Conn., 7s, . .	10,000	10,983 33	10,000 00
of Newton, Mass., 4s, . . .	15,000	16,250 00	15,000 00
of Norwich, Conn., 5s, . . .	24,000	26,980 00	24,000 00
of Portland, Me., 6s, . . .	15,000	18,375 00	13,775 00
of Quincy, Mass., 4s, . . .	5,000	5,241 67	5,000 00
of Saginaw, Mich., 4½s, . . .	45,000	48,262 50	45,000 00
of Somerville, Mass., 4s, . .	15,000	15,914 50	15,000 00
of Springfield, Mass., 7s, . .	3,000	3,557 50	3,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,433 34	10,000 00
Town of Ipswich, Mass., 4s, . .	30,000	32,500 00	30,000 00
of Orange, Mass., 4s, . . .	10,000	10,716 66	10,000 00
of Winchester, Mass., 4s, . .	10,000	10,866 67	10,000 00
District of Columbia 5s, . . .	4,000	4,176 67	4,000 00
District of Columbia 6s, . . .	3,000	3,450 00	3,000 00
District of Columbia 7s, . . .	7,000	8,108 32	7,000 00
County of Aroostook, Me., 4½s, .	20,000	21,650 00	20,000 00*
	\$450,000	\$497,684 50	\$448,095 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston, .	\$11,100	\$11,877 00	\$11,100 00
60	Columbian N'l Bank, Boston, .	6,000	4,980 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	11,700 00	10,000 00
100	Freeman's N'l Bank, Boston, .	10,000	8,500 00	10,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,040 00	6,000 00

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Howard Nat'l Bank, Boston, .	\$2,000	\$1,720 00	\$2,000 00
45	Massachusetts N'l B'k, Boston,	4,500	3,420 00	4,500 00
75	N'l B'k of Commerce, Boston, .	7,500	7,875 00	7,500 00
45	N'l B'k of No. America, Boston,	4,500	4,185 00	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,500 00	2,500 00
89	Nat'l Webster Bank, Boston, .	8,900	9,078 00	8,900 00
15	Old Boston N'l Bank, Boston, .	1,500	1,545 00	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	460 00	500 00
34	Suffolk Nat'l Bank, Boston, .	3,400	3,528 00	3,400 00
200	Third National Bank, Boston, .	20,000	18,000 00	20,000 00
75	Tremont Nat'l Bank, Boston, .	7,500	5,250 00	7,500 00
14	Winthrop Nat'l Bank, Boston, .	1,400	1,834 00	1,400 00
		\$107,300	\$102,492 00	\$107,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$50,000	\$52,916 67	\$50,000 00
Boston Terminal Company 3½s, . .	50,000	52,437 50	50,000 00
Concord & Claremont R.R. 4½s, . .	20,000	22,100 00	20,000 00
Concord & Montreal R.R. 4s, . . .	23,000	24,303 33	23,000 00
Danbury & Norwalk R.R. 5s, . . .	20,000	23,733 34	20,000 00
Eastern R.R. 6s,	25,000	30,250 00	25,000 00
Fitchburg R.R. 4s,	35,000	36,317 77	35,000 00
Fitchburg R.R. 5s,	25,000	27,020 83	25,000 00
Maine Central R.R. 4s,	4,000	4,133 34	4,000 00
Maine Central R.R. 4½s,	16,000	17,500 00	16,000 00
Maine Central R.R. 6s,	5,000	5,325 00	5,000 00
Maine Central R.R. 7s,	10,000	12,020 69	10,000 00
New Haven & Derby R.R. 6s, . . .	25,000	26,375 00	25,000 00
Old Colony R.R. 4s,	25,000	26,958 34	25,000 00
Old Colony R.R. 4½s,	25,000	26,218 75	25,000 00
Peterborough & Hillsborough R.R. 4½s,	25,000	27,875 00	25,000 00
Portland & Ogdensburg R.R. 6s, . .	12,000	12,900 00	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	50,000	59,687 50	50,000 00
Sullivan County R.R. 4s,	12,000	12,400 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	61,916 67	50,000 00
Troy & Boston R.R. 7s,	25,000	38,083 33	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,466 67	20,000 00
	\$552,000	\$621,939 73	\$552,000 00

South Boston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$94,920 01	2 per cent.	\$235,000 00	4½ per cent.	\$51,200 00	5½ per cent.
145,000 00	4 “	10,990 00	4½ “	6,600 00	5½ “
93,000 00	4½ “	1,951,353 00	5 “	45,900 00	6 “

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	63,700 00
Net income received from same during year ending Oct. 31, 1897,	128 51
Number of loans which are of an amount not exceeding \$3,000 each, 839	
Aggregate amount of the same,	1,467,334 00
Total number of loans upon real estate,	979
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	168,677 85
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$62,379 75 } during the year ending Oct. 31, 1897, { 2 per cent., 64,207 21 }	126,586 96
Number of accounts opened during the year ending Oct. 31, 1897,	2,447
Number of accounts closed during the year ending Oct. 31, 1897,	1,771
Total number of open accounts Oct. 31, 1897,	18,077
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	12,557 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	895,315 06
Number of same,	24,132
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	776,246 75
Number of same,	15,395
Date of examination by commissioner: June 1.	

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 58.

ROBERT H. COLE, *President.*

JOHN A. HALL, *Treasurer.*

JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT H. COLE,

JACOB BOOTH,

F. L. CHAPIN,

C. D. PAIGE,

GEO. W. WELLS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$266,000 00	Deposits,	\$1,785,905 08
Bank stock, as per schedule, .	58,057 21	Guaranty fund, . .	89,200 00
Loans on bank stock,	3,220 00	Interest account, . .	25,361 89
Railroad bonds, as per schedule, .	309,000 00	Profit and loss account,	22,256 59
Loans on railroad bonds,	50,000 00		
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	502,250 00		
Loans on personal security,	571,174 63		
Loans to counties, cities or towns (notes),	102,180 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest, . .	22,727 60		
Suspense account,	1,549 50		
Cash on hand,	3,314 62		
	<u>\$1,922,723 56</u>		<u>\$1,922,723 56</u>

Cash on Deposit in Banks, amount in each : —

Southbridge National Bank, Southbridge,	\$20,829 66
City National Bank, Worcester,	1,897 94

Loan on Bank Stock : —

35 shares Southbridge National Bank, Southbridge,	\$3,220 00
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Loan on Railroad Bonds : —

\$50,000 Boston, Revere Beach & Lynn R.R. 4½s,	\$50,000 00
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Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$11,250 00	\$10,000 00
of Cleveland, Ohio, 5s, . . .	20,000	20,800 00	20,000 00
of Dayton, Ohio, 5s, . . .	20,000	21,750 00	20,000 00*
of Fall River, Mass., 4½s, . . .	15,000	16,500 00	15,000 00
of Fall River, Mass., 6s, . . .	11,000	12,865 00	11,000 00
of Grand Rapids, Mich., 4½s, . . .	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s, . . .	10,000	11,250 00	10,000 00
of New Bedford, Mass., 5s, . . .	10,000	10,725 00	10,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,225 00	5,000 00
of New Britain, Conn., 4s, . . .	25,000	26,050 00	25,000 00
of Newton, Mass., 6s, . . .	5,000	5,875 00	5,000 00
of Pawtucket, R. I., 5s, . . .	20,000	20,225 00	20,000 00*
of Portland, Me., 6s, . . .	10,000	12,100 00	10,000 00
of Providence, R. I., 5s, . . .	5,000	5,225 00	5,000 00
of Salem, Mass., 5s, . . .	10,000	10,800 00	10,000 00
of Scranton, Pa., 4½s, . . .	10,000	10,750 00	10,000 00
of Somerville, Mass., 4½s, . . .	10,000	10,400 00	10,000 00
of Waterbury, Conn., 4s, . . .	10,000	10,500 00	10,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Brookline, Mass., 7s, . . .	20,000	20,100 00	20,000 00
of Methuen, Mass., 4s, . . .	10,000	10,600 00	10,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,600 00	10,000 00*
	\$266,000	\$286,040 00	\$266,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston, .	\$500	\$537 50	\$635 63
26	Blackstone Nat'l B'k, Boston, .	2,600	2,210 00	2,600 00
10	Boston National Bank, Boston,	1,000	900 00	1,150 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,142 00	1,800 00
5	Columbian Nat'l B'k, Boston, .	500	417 50	500 00
100	Freeman's Nat'l Bank, Boston,	10,000	8,500 00	13,400 00
10	N'l B'k of Commerce, Boston,	1,000	1,050 00	1,236 25
12	National City Bank, Boston, .	1,200	792 00	1,200 00
25	Nat'l Revere Bank, Boston, .	2,500	2,000 00	2,500 00
22	New England N'l B'k, Boston,	2,200	3,234 00	2,200 00
33	Suffolk National Bank, Boston,	3,300	3,382 50	4,347 33
20	Washington N'l Bank, Boston,	2,000	1,820 00	2,000 00
16	Leicester Nat'l Bank, Leicester,	1,600	2,400 00	1,842 00
100	Southbridge N'l Bank, South- bridge,	10,000	13,000 00	11,290 00

Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Ware National Bank, Ware, .	\$6,000	\$6,300 00	\$6,960 00
18	City Nat'l Bank, Worcester, .	1,800	2,610 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,800 00	2,380 00
		\$50,000	\$54,095 50	\$58,057 21

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,900 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	59,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,600 00	20,000 00
Fitchburg R.R. 4s,	15,000	15,187 50	15,000 00
Fitchburg R.R. 4½s,	4,000	4,340 00	4,000 00
Fitchburg R.R. 5s,	60,000	65,750 00	60,000 00
Maine Central R.R. 4½s,	40,000	43,200 00	40,000 00
Maine Central R.R. 7s,	10,000	13,450 00	10,000 00
Old Colony R.R. 4s,	45,000	48,075 00	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	31,250 00	25,000 00
Upper Coos R.R. 4½s,	20,000	21,800 00	20,000 00
	\$309,000	\$345,052 50	\$309,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,829 66	2 per cent.	\$105,525 00	4½ per cent.	\$277,380 00	5 per cent.
1,897 94	2½ “	88,500 00	4½ “	52,549 63	5½ “
232,180 00	4 “	210,900 00	4½ “	158,825 00	6 “
25,000 00	4½ “	78,215 00	4½ “		

Southbridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1897,	1,053 09
Number of loans which are of an amount not exceeding \$3,000 each, 220	
Aggregate amount of the same,	221,510 00
Total number of loans upon real estate,	212
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	88,424 73
Times for the dividends fixed by the by-laws: first Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$34,473 23 } during the year ending Oct. 31, 1897, { 2 per cent., 34,368 99 }	68,842 22
Number of accounts opened during the year ending Oct. 31, 1897,	483
Number of accounts closed during the year ending Oct. 31, 1897,	393
Total number of open accounts Oct. 31, 1897,	4,485
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	4,716 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	219,670 44
Number of same,	3,058
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	293,128 13
Number of same,	2,578
Date of examination by commissioners: June 8.	

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 35.

HENRY J. CURTIS, *President.*

HORACE T. FOGG, *Treasurer.*

CHARLES A. LITCHFIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY,

HORACE T. FOGG,

JOSEPH H. CORTHELL,

WM. H. LITCHFIELD,

RICHARD P. BRIGGS.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$7,350 00	Deposits,	\$463,251 85
Bank stock, as per schedule, .	48,633 00	Guaranty fund, .	23,550 00
Loans on bank stock, . . .	500 00	Interest account, .	19,863 77
Railroad bonds, as per schedule,	37,100 00		
Real estate by foreclosure, .	12,690 00		
Loans on real estate, . . .	343,832 94*		
Loans on personal security, .	25,500 00		
Loans to counties, cities or towns			
(notes),	23,500 00		
Deposits in banks, on interest, .	6,286 33		
Cash on hand,	1,273 35		
	<u>\$506,665 62</u>		<u>\$506,665 62</u>

* The bank has been notified that this amount, in excess of the legal limit, must be reduced.

Cash on Deposit in Bank:—

Boston National Bank, Boston, \$6,286 33

Loan on Bank Stock:—

25 shares Dedham National Bank, Dedham, \$500 00

South Scituate Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4½s, . . .	\$5,000	\$5,400 00	\$5,350 00
Town of Melrose, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Winchester, Mass., 4s, . . .	1,000	1,080 00	1,000 00
	\$7,000	\$7,500 00	\$7,350 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, . .	\$1,000	\$1,070 00	\$1,200 00
18	Boston Nat'l Bank, Boston, . .	1,800	1,638 00	1,900 00
32	Columbian N'l Bank, Boston, . .	3,200	2,720 00	4,000 00
8	Eliot National Bank, Boston, . .	800	944 00	800 00
26	Fourth National Bank, Boston, .	2,600	3,120 00	2,600 00
3	Globe National Bank, Boston, . .	300	252 00	300 00
15	Hamilton Nat'l Bank, Boston, . .	1,500	1,545 00	1,500 00
14	Howard Nat'l Bank, Boston, . .	1,400	1,218 00	1,400 00
5	Massachusetts N'l B'k, Boston, .	500	385 00	500 00
15	Merchants' N'l Bank, Boston, . .	1,500	2,280 00	1,500 00
30	N'l B'k of Commerce, Boston, . .	3,000	3,240 00	4,000 00
23	National City Bank, Boston, . .	2,300	1,541 00	2,300 00
23	National Eagle Bank, Boston, . .	2,300	1,725 00	2,300 00
48	National Revere Bank, Boston, . .	4,800	3,888 00	4,800 00
10	National Union Bank, Boston, . .	1,000	1,260 00	1,133 00
13	Nat'l Webster Bank, Boston, . .	1,300	1,326 00	1,300 00
10	New England N'l B'k, Boston, . .	1,000	1,475 00	1,000 00
45	North Nat'l Bank, Boston, . . .	4,500	4,185 00	4,700 00
17	Second National Bank, Boston, .	1,700	2,992 00	1,900 00
13	Shawmut Nat'l Bank, Boston, . .	1,300	1,456 00	1,300 00
16	Washington N'l Bank, Boston, . .	1,600	1,520 00	1,600 00
20	Hingham N'l Bank, Hingham, . .	2,000	2,040 00	2,000 00
13	Union Market National Bank, Watertown,	1,300	1,833 00	2,400 00
22	Union N'l Bank, Weymouth, . . .	2,200	2,376 00	2,200 00
		\$44,900	\$46,029 00	\$48,633 00

South Scituate Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,300 00	\$10,000 00
Boston & Maine R.R. 4s,	3,000	3,210 00	3,000 00
Fitchburg R.R. 4s,	2,000	2,040 00	2,000 00
Fitchburg R.R. 5s,	15,000	16,190 00	15,000 00
Old Colony R.R. 4s,	5,000	5,300 00	5,100 00
Penobscot Shore Line R.R. 4s, . .	2,000	2,060 00	2,000 00
	\$37,000	\$39,100 00	\$37,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,286 33	2 per cent.	\$71,498 00	5 per cent.	\$255,005 94	6 per cent.
3,000 00	4½ “	41,764 00	5½ “	1,565 00	7 “
20,500 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,690 00
Assessed value of the same,	11,200 00
Net income received from same during year ending Oct. 31, 1897,	214 78
Number of loans which are of an amount not exceeding \$3,000 each, . . .	358
Aggregate amount of the same,	229,086 04
Total number of loans upon real estate,	342
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	25,462 82
Times for the dividends fixed by the by-laws: last Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$10,426 41 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 9,305 41 }	19,731 82
Number of accounts opened during the year ending Oct. 31, 1897,	69
Number of accounts closed during the year ending Oct. 31, 1897,	64
Total number of open accounts Oct. 31, 1897,	1,125
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	1,656 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	28,580 18
Number of same,	242
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	47,161 48
Number of same,	554
Date of examination by commissioner: June 18.	

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 40.

JOSEPH DYER, *President.*

GEORGE E. REED, *Treasurer.*

GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH DYER,

ELLIS J. PITCHER,

PRINCE H. TIRRELL,

ALMON B. RAYMOND,

JOHN M. WHITCOMB.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$168,000 00	Deposits, . . .	\$896,178 03
Bank stock, as per schedule, .	77,600 00	Guaranty fund, .	39,000 00
Loans on bank stock, . . .	140 45	Interest account, .	13,049 53
Railroad bonds, as per schedule,	51,000 00		
Real estate by foreclosure, .	46,317 57		
Loans on real estate, . . .	536,668 50		
Loans on personal security, .	2,350 00		
Loans to counties, cities or towns			
(notes),	40,000 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	23,649 91		
Expense account,	925 25		
Furniture,	622 50		
Cash on hand,	853 38		
	\$948,227 56		\$948,227 56

Cash on Deposit in Bank :—

First National Bank, South Weymouth, \$23,649 91

Loan on Bank Stock :—

3 shares First National Bank, South Weymouth, \$140 45

South Weymouth Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$15,000	\$15,300 00	\$15,000 00
of Chicago, Ill., 4s,	10,000	10,550 00	10,000 00
of Fall River, Mass., 4s,	15,000	15,750 00	15,000 00
of Manchester, N. H., 4s,	7,000	7,420 00	7,000 00
of Nashua, N. H., 4s,	6,000	6,330 00	6,000 00
of Saginaw, Mich., 4s,	10,000	10,300 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,275 00	5,000 00
of Worcester, Mass., 4½s,	5,000	5,400 00	5,000 00
Town of Attleborough, Mass., 4s,	10,000	10,700 00	10,000 00
of Dalton, Mass., 4s,	5,000	5,300 00	5,000 00
of Leominster, Mass., 4s,	5,000	5,375 00	5,000 00
of Needham, Mass., 4s,	5,000	5,350 00	5,000 00
of Orange, Mass., 4s,	5,000	5,350 00	5,000 00
of Weymouth, Mass., 4s,	45,000	47,850 00	45,000 00
of Winchester, Mass., 4s,	10,000	10,100 00	10,000 00
County of Hillsborough, N. H., 4s,	10,000	10,500 00	10,000 00
	\$168,000	\$176,850 00	\$168,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
30	Atlantic Nat'l Bank, Boston,	\$3,000	\$3,150 00	\$3,300 00
40	Boston Nat'l Bank, Boston,	4,000	3,600 00	4,000 00
30	Columbian Nat'l B'k, Boston,	3,000	2,490 00	3,000 00
20	Continental N'l B'k, Boston,	2,000	2,040 00	2,000 00
40	Eliot National Bank, Boston,	4,000	4,680 00	4,000 00
20	Globe National Bank, Boston,	2,000	1,680 00	1,700 00
45	Howard Nat'l Bank, Boston,	4,500	3,870 00	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	Market National Bank, Boston,	2,000	1,300 00	1,600 00
35	Merchants' N'l Bank, Boston,	3,500	5,285 00	4,250 00
30	N'l B'k of Commerce, Boston,	3,000	3,150 00	3,000 00
30	N'l B'k of No. America, Boston,	3,000	2,790 00	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	5,700 00	5,750 00
25	N'l B'k of the Republic, Boston,	2,500	3,500 00	2,600 00
15	National Eagle Bank, Boston,	1,500	1,125 00	1,200 00
35	National Revere Bank, Boston,	3,500	2,800 00	3,500 00
24	Nat'l Webster Bank, Boston,	2,400	2,448 00	2,400 00
30	New England N'l B'k, Boston,	3,000	4,410 00	3,300 00
20	Second Nat'l Bank, Boston,	2,000	3,500 00	2,600 00
30	Shawmut Nat'l B'k, Boston,	3,000	3,330 00	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,300 00	2,500 00
12	Suffolk Nat'l Bank, Boston,	1,200	1,224 00	1,200 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Tremont Nat'l Bank, Boston, .	\$1,300	\$910 00	\$1,200 00
10	First National Bank, Rockland,	1,000	1,060 00	1,000 00
60	First N'l B'k, South Weymouth,	6,000	6,720 00	6,900 00
30	Union Nat'l Bank, Weymouth,	3,000	3,120 00	3,000 00
		\$74,900	\$79,182 00	\$77,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,700 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	3,000	3 037 50	3,000 00
Old Colony R.R. 4s,	18,000	18,670 00	18,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,350 00	5,000 00
	\$51,000	\$53,557 50	\$51,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,649 91	2 per cent.	\$5,000 00	4½ per cent.	\$61,900 00	5½ per cent.
35,000 00	4 “	216,850 00	5 “	260,508 95	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise, \$46,317 57
 Assessed value of the same, 43,350 00
 Number of loans which are of an amount not exceeding \$3,000 each, 268
 Aggregate amount of the same, 323,668 50
 Total number of loans upon real estate, 305
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 45,647 16
 Times for the dividends fixed by the by-laws: second Wednesday in Jan-
 uary and July.

South Weymouth Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2½ per cent., \$17,846 14 }		
during the year ending Oct. 31, 1897, . . . { 2 per cent., 16,653 37 }		\$34,499 51
Number of accounts opened during the year ending Oct. 31, 1897, . . .	219	
Number of accounts closed during the year ending Oct. 31, 1897, . . .	113	
Total number of open accounts Oct. 31, 1897,	1,899	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		2,414 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		126,430 66
Number of same,	1,032	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		80,519 05
Number of same,	1,004	
Date of examination by commissioner: February 18.		

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 17, 1871. Present number of corporators, 32.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer.*

J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. CURTIS,

GEO. A. CRAIG,

ERASTUS JONES,

JAMES H. AMES,

THOS. A. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$182,500 00	Deposits,	\$837,648 57
Bank stock, as per schedule, .	55,800 00	Guaranty fund, . . .	26,125 00
Loans on bank stock,	16,250 00	Interest account, . . .	8,744 76
Railroad bonds, as per schedule, .	143,500 00	Profit and loss ac-	
Loans on real estate,	340,881 62	count,	163 30
Loans on personal security, . .	60,322 50	Due sundry estates, .	77 35
Loans to counties, cities or towns			
(notes),	56,650 00		
Deposits in banks, on interest, .	5,961 15		
Expense account,	610 25		
Real estate,	52 94		
Premiums,	9,893 83		
Suspense account,	336 69		
	<u>\$872,758 98</u>		<u>\$872,758 98</u>

Cash on Deposit in Bank:—

Spencer National Bank, Spencer, \$5,961 15

Loans on Bank Stock, amount on each:—

64 shares Spencer National Bank, Spencer,	\$4,350 00
30 shares Spencer National Bank, Spencer,	3,000 00
50 shares Fourth National Bank, Boston,	5,000 00*
50 shares First National Bank, Grafton,	700 00
2 shares Leicester National Bank, Leicester,	200 00
40 shares Spencer National Bank, Spencer,	3,000 00

* The bank has been notified that this loan, in excess of the legal limit, must be corrected.

Spencer Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$3,000	\$3,125 00	\$3,000 00
of Boston, Mass., 4s,	2,000	2,010 00	2,000 00
of Brockton, Mass., 4s,	3,000	3,000 00	3,000 00
of Burlington, Vt., 4s,	3,000	3,150 00	3,000 00
of Cambridge, Mass., 4s,	3,000	3,225 00	3,000 00
of Cleveland, Ohio, 3.65s,	7,000	7,000 00	7,000 00
of Columbus, Ohio, 4s,	12,000	12,300 00	12,000 00*
of Cranston, R. I., 4s,	5,000	5,375 00	5,000 00
of Dayton, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Fall River, Mass., 4s,	9,500	10,046 25	9,500 00
of Haverhill, Mass., 4s,	10,000	10,050 00	10,000 00
of Holyoke, Mass., 4s,	11,000	11,660 00	11,000 00
of Lynn, Mass., 4s,	5,000	5,000 00	5,000 00
of Lynn, Mass., 5s,	10,000	10,900 00	10,000 00
of Malden, Mass., 3½s,	1,000	1,000 00	1,000 00
of Marlborough, Mass., 4s,	10,000	10,450 00	10,000 00
of New Britain, Conn., 4s,	4,000	4,240 00	4,000 00
of Northampton, Mass., 4s,	5,000	5,062 50	5,000 00
of Oshkosh, Wis., 4½s,	5,000	5,150 00	5,000 00
of South Bend, Ind., 4s,	10,000	10,400 00	10,000 00
of Taunton, Mass., 4s,	5,000	5,250 00	5,000 00
of Waltham, Mass., 4s,	10,000	10,500 00	10,000 00
Town of Beverly, Mass., 4s,	12,000	12,540 00	12,000 00
of Leominster, Mass., 4s,	6,000	6,030 00	6,000 00
of Monson, Mass., 4s,	6,000	6,360 00	6,000 00
of Randolph, Mass., 4s,	3,000	3,090 00	3,000 00
of Rockport, Mass., 4s,	4,000	4,040 00	4,000 00
of Spencer, Mass., 4s,	10,000	10,050 00	10,000 00
of Winchester, Mass., 4s,	5,000	5,125 00	5,000 00
	\$182,500	\$189,128 75	\$182,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston,	\$8,300	\$5,810 00	\$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,090 00	3,000 00
112	National Bank of the Common- wealth, Boston,	11,200	12,604 00	11,200 00
6	N'l B'k of Redemption, Boston,	600	685 50	600 00
3	N'l Hide & Leather B'k, Boston,	300	312 75	300 00
7	Nat'l Webster Bank, Boston,	700	708 75	700 00
20	North National Bank, Boston,	2,000	1,845 00	2,000 00

Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	State National Bank, Boston, .	\$1,500	\$1,623 75	\$1,500 00
7	First National Bank, Grafton,	700	35 00	700 00
7	Leicester Nat'l B'k, Leicester,	700	1,050 00	700 00
35	Leominster N'l B'k, Leominster,	3,500	3,850 00	3,500 00
7	Oxford Nat'l Bank, Oxford, .	700	700 00	700 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,776 00	1,200 00
85	Spencer Nat'l Bank, Spencer, .	8,500	10,625 00	8,500 00
25	First National Bank, Webster,	2,500	2,500 00	2,500 00
5	First N'l Bank, Westborough,	500	425 00	500 00
5	Central N'l Bank, Worcester, .	500	675 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,196 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,200 00	2,500 00
57	City Nat'l Bank, Worcester, .	5,700	8,265 00	5,700 00
		\$55,800	\$60,976 75	\$55,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$6,000	\$6,330 00	\$6,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4s, . . .	9,000	9,430 00	9,000 00
Boston Terminal Company 3½s, .	20,000	20,800 00	20,000 00
Fitchburg R.R. 4s,	26,000	26,792 50	26,000 00
Maine Central R.R. 4s,	5,000	5,650 00	5,000 00
Maine Central R.R. 6s,	2,000	2,120 00	2,000 00
Maine Central R.R. 7s,	5,500	7,207 50	5,500 00
N. Y. & N. E. R.R. (terminal) 4s, .	20,000	22,400 00	20,000 00
Old Colony R.R. 4s,	20,000	21,500 00	20,000 00
Penobscot Shore Line R.R. 4s, .	5,000	5,112 50	5,000 00
Portland & Rumford Falls R.R. 4s,	5,000	5,150 00	5,000 00
	\$143,500	\$152,892 50	\$143,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$700 00	0 per cent.	\$40,350 00	4½ per cent.	\$45,029 00	5½ per cent.
5,961 15	2 “	4,800 00	4½ “	23,100 00	6 “
61,650 00	4 “	298,475 12	5 “		

Spencer Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	180	
Aggregate amount of the same,		\$191,531 62
Total number of loans upon real estate,	205	
Amount of investments from which no income is received,		9,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		37,393 20
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$15,164 69	30,799 80
during the year ending Oct. 31, 1897, { 2 per cent.,	15,635 21	
Number of accounts opened during the year ending Oct. 31, 1897,	334	
Number of accounts closed during the year ending Oct. 31, 1897,	204	
Total number of open accounts Oct. 31, 1897,	2,711	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		1,190 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		131,523 07
Number of same,	2,022	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		116,815 43
Number of same,	1,600	
Date of examination by commissioner: April 8.		

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 28.

ROBERT O. MORRIS, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

NEWRIE D. WINTER,

OLIVER MARSH,

CHARLES A. NICHOLS.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$158,000 00	Deposits,	\$4,766,039 14
Bank stock, as per schedule, . .	132,500 00	Guaranty fund, . .	139,000 00
Loans on bank stock,	43,685 00	Interest account, . .	10,258 44
Railroad bonds, as per schedule, .	300,000 00	Profit and loss account,	34,833 00
Loans on railroad stock,	29,400 00	Real estate expense and income account,	9,891 33
Real estate (for banking purposes),	115,000 00		
Loans on real estate,	2,545,930 00		
Loans on personal security,	922,325 00		
Loans on depositors' books,	2,600 00		
Deposits in banks, on interest, . .	656,000 00		
Deposits in banks, not on interest, .	843 45		
Cash on hand,	53,738 46		
	\$4,960,021 91		\$4,960,021 91

Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, Northampton,	\$10,000 00
Agawam National Bank, Springfield,	40,000 00
Chapin National Bank, Springfield,	80,000 00
Chicopee National Bank, Springfield,	133,843 45
City National Bank, Springfield,	50,000 00
Hampden Loan and Trust Company, Springfield,	26,000 00
John Hancock National Bank, Springfield,	20,000 00

Springfield Five Cents Savings Bank—Continued.

Pynchon National Bank, Springfield,	\$75,000 00
Second National Bank, Springfield,	20,000 00
Springfield National Bank, Springfield,	62,000 00
Springfield Safe Deposit and Trust Company, Springfield,	90,000 00
Third National Bank, Springfield,	50,000 00

Loans on Bank Stock, amount on each : —

30 shares Springfield National Bank, Springfield,	\$3,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
5 shares Springfield National Bank, Springfield,	410 00
90 shares Springfield National Bank, Springfield,	9,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
5 shares Springfield National Bank, Springfield,	500 00
10 shares Springfield National Bank, Springfield,	750 00
5 shares Springfield National Bank, Springfield,	500 00
12 shares Springfield National Bank, Springfield,	1,200 00
5 shares City National Bank, Springfield,	500 00
25 shares City National Bank, Springfield,	2,500 00
1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
4 shares Springfield Safe Deposit and Trust Company, Springfield,	400 00
12 shares Agawam National Bank, Springfield,	1,200 00
5 shares First National Bank, Springfield,	
100 shares First National Bank, Springfield,	8,000 00
3 shares First National Bank, Westfield,	250 00
6 shares Mechanics' National Bank, Worcester,	400 00
53 shares Third National Bank, Springfield,	5,000 00
20 shares Third National Bank, Springfield,	4,500 00
20 shares Chapin National Bank, Springfield,	
14 shares Hadley Falls National Bank, Holyoke,	
15 shares Second National Bank, Springfield,	1,500 00

Loans on Railroad Stock, amount on each : —

17 shares New York, New Haven & Hartford R.R.,	\$2,500 00
5 shares New York, New Haven & Hartford R.R.,	500 00
14 shares New York, New Haven & Hartford R.R.,	1,400 00
200 shares New York, New Haven & Hartford R.R.,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	\$50,000	\$54,000 00	\$50,000 00
of Chicopee, Mass., 4s,	5,000	5,250 00	5,000 00
of New Haven, Mass., 4s,	25,000	26,500 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,050 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,140 00	1,000 00
Town of Longmeadow, Mass., 4s,	30,000	32,100 00	30,000 00
United States 4s,	40,000	44,800 00	40,000 00
	\$158,000	\$171,840 00	\$158,000 00

Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams, .	\$2,500	\$3,750 00	\$2,500 00
50	First National Bank, Chicopee,	5,000	7,500 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke,	3,500	5,250 00	3,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
125	Hampshire County Nat'l Bank, Northampton,	12,500	15,000 00	12,500 00
25	Berkshire Loan and Trust Co., Pittsfield,	2,500	3,125 00	2,500 00
232	Agawam N'l B'k, Springfield .	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	14,400 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	11,200 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
115	John Hancock National Bank, Springfield,	11,500	13,800 00	11,500 00
120	Pynchon N'l B'k, Springfield,	12,000	17,200 00	12,000 00
122	Second N'l Bank, Springfield,	12,200	17,080 00	12,200 00
70	Springfield N'l B'k, Springfield,	7,000	9,800 00	7,000 00
40	Third Nat'l Bank, Springfield,	4,000	8,000 00	4,000 00
60	Ware National Bank, Ware, .	6,000	6,600 00	6,000 00
56	City Nat'l Bank, Worcester, .	5,600	8,120 00	5,600 00
		\$132,500	\$172,525 00	\$132,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$50,000	\$51,500 00	\$50,000 00
Boston & Providence R.R. 4s, . . .	50,000	51,000 00	50,000 00
Old Colony R.R. 4s,	150,000	157,500 00	150,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	53,500 00	50,000 00
	\$300,000	\$313,500 00	\$300,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,000 00	3 per cent.	\$120,000 00	4½ per cent.	\$3,423,940 00	5 per cent.
606,000 00	4 "				

Springfield Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	106,100 00
Net income received from same during year ending Oct. 31, 1897,	1,896 62
Number of loans which are of an amount not exceeding \$3,000 each, 586	
Aggregate amount of the same,	956,520 00
Total number of loans upon real estate,	712
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	223,859 85
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$85,232 26 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 88,014 76 }	173,247 02
Number of accounts opened during the year ending Oct. 31, 1897,	2,440
Number of accounts closed during the year ending Oct. 31, 1897,	1,799
Total number of open accounts Oct. 31, 1897,	13,240
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	9,062 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	937,442 73
Number of same,	13,428
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	745,755 56
Number of same,	9,700
Date of examination by commissioner: October 5.	

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 61.

JOHN B. STEBBINS, *President.*

HENRY S. LEE, *Treasurer.*

W. N. CALDWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD P. CHAPIN,

HENRY S. LEE,

JULIUS H. APPLETON.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,166,200 00	Deposits,	\$13,730,900 91
Bank stock, as per schedule, .	955,800 00	Guaranty fund, . .	535,000 00
Loans on bank stock,	119,050 00	Interest account, .	93,915 70
Railroad bonds, as per schedule, .	2,969,000 00	Profit and loss account,	19,529 19
Loans on railroad bonds,	1,500 00		
Loans on railroad stock,	188,600 00		
Real estate (for banking purposes),	118,500 00		
Real estate by foreclosure,	1,400 00		
Loans on real estate,	4,703,350 00		
Loans on personal security,	1,724,600 00		
Loan to counties, cities or towns (notes),	270,000 00		
Loans on depositors' books,	10,500 00		
Deposits in banks, on interest, . .	5,000 00		
Deposits in banks, not on interest, .	49,114 90		
Cash on hand,	96,730 90		
	\$14,379,345 80		\$14,379,345 80

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield,	\$12,660 27
City National Bank, Springfield,	7,564 80
First National Bank, Springfield,	2,103 66
Pynchon National Bank, Springfield,	19,302 41
Second National Bank, Springfield,	2,391 91
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00
Third National Bank, Springfield,	5,091 85

Springfield Institution for Savings — Continued.

Loans on Bank Stock, amount on each: —

10 shares Chapin National Bank, Springfield,	\$250 00
20 shares Chicopee National Bank, Springfield,	250 00
12 shares Chicopee National Bank, Springfield,	1,200 00
10 shares Chicopee National Bank, Springfield,	1,000 00
29 shares Chicopee National Bank, Springfield,	2,500 00
5 shares Chicopee National Bank, Springfield,	500 00
50 shares Chicopee National Bank, Springfield,	4,600 00
90 shares City National Bank, Springfield,	7,000 00
10 shares City National Bank, Springfield,	1,000 00
40 shares City National Bank, Springfield,	4,000 00
15 shares City National Bank, Springfield,	1,250 00
23 shares First National Bank, Springfield,	1,500 00
10 shares First National Bank, Springfield,	900 00
20 shares First National Bank, Springfield,	1,900 00
3 shares Second National Bank, Springfield,	300 00
100 shares Second National Bank, Springfield,	1,500 00
22 shares Second National Bank, Springfield,	2,000 00
5 shares Second National Bank, Springfield,	500 00
8 shares Second National Bank, Springfield,	500 00
30 shares Third National Bank, Springfield,	2,500 00
12 shares John Hancock National Bank, Springfield,	1,000 00
9 shares Pyncheon National Bank, Springfield,	900 00
10 shares Pyncheon National Bank, Springfield,	650 00
20 shares Springfield National Bank, Springfield,	2,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
100 shares Springfield National Bank, Springfield,	10,000 00
10 shares Springfield National Bank, Springfield,	750 00
2 shares Springfield National Bank, Springfield,	200 00
30 shares Springfield Safe Deposit and Trust Company, Springfield,	3,000 00
37 shares Springfield Safe Deposit and Trust Company, Springfield,	3,700 00
120 shares Home National Bank, Holyoke,	10,000 00
55 shares Home National Bank, Holyoke,	4,500 00
8 shares Hadley Falls National Bank, Holyoke,	800 00
54 shares Hampshire County National Bank, Northampton,	5,000 00
30 shares Northampton National Bank, Northampton,	2,650 00
20 shares Northampton National Bank, Northampton,	2,000 00
10 shares Palmer National Bank, Palmer,	800 00
1 share First National Bank, Amherst,	100 00
50 shares Ware National Bank, Ware,	3,950 00
10 shares Monson National Bank, Monson,	1,000 00
12 shares John Hancock National Bank, Springfield,	50 00
10 shares Agawam National Bank, Springfield,	
25 shares Chapin National Bank, Springfield,	
10 shares City National Bank, Springfield,	2,850 00
21 shares Chapin National Bank, Springfield,	
10 shares Chicopee National Bank, Springfield,	1,500 00
10 shares Third National Bank, Springfield,	
22 shares Agawam National Bank, Springfield,	2,000 00
5 shares City National Bank, Holyoke,	
100 shares Manufacturers' Trust Company, Holyoke,	20,000 00
50 shares Springfield Safe Deposit and Trust Company, Springfield,	
50 shares National Bank of the Commonwealth, Boston,	
50 shares Springfield National Bank, Springfield,	2,500 00
5 shares Metacomet National Bank, Fall River,	

Springfield Institution for Savings — Continued.

Loan on Railroad Bonds:—

\$2,000 New York, New Haven & Hartford R.R. 4s,	\$1,500 00
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Loans on Railroad Stock, amount on each:—

15 shares New York, New Haven & Hartford R.R.,	\$700 00
4 shares New York, New Haven & Hartford R.R.,	400 00
4 shares New York, New Haven & Hartford R.R.,	500 00
6 shares New York, New Haven & Hartford R.R.,	750 00
102 shares New York, New Haven & Hartford R.R.,	10,800 00
141 shares New York, New Haven & Hartford R.R.,	11,150 00
12 shares New York, New Haven & Hartford R.R.,	1,500 00
80 shares New York, New Haven & Hartford R.R.,	3,400 00
2 shares New York, New Haven & Hartford R.R.,	100 00
132 shares New York, New Haven & Hartford R.R.,	9,750 00
9 shares New York, New Haven & Hartford R.R.,	1,000 00
100 shares New York, New Haven & Hartford R.R.,	8,500 00
6 shares New York, New Haven & Hartford R.R.,	800 00
50 shares New York, New Haven & Hartford R.R.,	6,500 00
12 shares New York, New Haven & Hartford R.R.,	1,500 00
10 shares New York, New Haven & Hartford R.R.,	1,200 00
5 shares New York, New Haven & Hartford R.R.,	700 00
75 shares New York, New Haven & Hartford R.R.,	9,800 00
8 shares New York, New Haven & Hartford R.R.,	550 00
11 shares New York, New Haven & Hartford R.R.,	1,000 00
5 shares New York, New Haven & Hartford R.R.,	100 00
12 shares New York, New Haven & Hartford R.R.,	550 00
6 shares New York, New Haven & Hartford R.R.,	600 00
11 shares New York, New Haven & Hartford R.R.,	350 00
17 shares New York, New Haven & Hartford R.R.,	2,200 00
140 shares New York, New Haven & Hartford R.R.,	18,000 00
4 shares New York, New Haven & Hartford R.R.,	300 00
2 shares Boston & Albany R.R.,	250 00
100 shares Boston & Albany R.R.,	12,400 00
37 shares Boston & Albany R.R.,	600 00
2 shares Boston & Albany R.R.,	300 00
4 shares Boston & Albany R.R.,	300 00
10 shares Boston & Albany R.R.,	850 00
200 shares Boston & Albany R.R.,	25,000 00
25 shares Boston & Albany R.R.,	3,700 00
10 shares Boston & Albany R.R.,	1,000 00
1 share Boston & Albany R.R.,	150 00
2 shares Boston & Albany R.R.,	250 00
5 shares Boston & Albany R.R.,	750 00
30 shares Boston & Albany R.R.,	4,500 00
3 shares Boston & Albany R.R.,	500 00
1 share New York, New Haven & Hartford R.R.,	
50 shares Boston & Albany R.R.,	30,350 00
182 shares New York, New Haven & Hartford R.R.,	
1 share Boston & Albany R.R.,	1,200 00
9 shares New York, New Haven & Hartford R.R.,	
30 shares Boston & Albany R.R.,	9,600 00
40 shares New York, New Haven & Hartford R.R.,	

Springfield Institution for Savings — Continued.

4 shares Boston & Albany R.R.,	}	\$1,200 00
4 shares New York, New Haven & Hartford R.R.,		
5 shares Old Colony R.R.,	}	3,000 00
20 shares New York, New Haven & Hartford R.R.,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$12,000	\$13,270 00	\$12,000 00
of Boston, Mass., 4s,	125,000	129,650 00	127,000 00
of Boston, Mass., 5s,	52,000	58,410 00	52,000 00
of Boston, Mass., 6s,	75,000	84,750 00	80,000 00
of Burlington, Vt., 4s,	100,000	103,000 00	100,000 00
of Cambridge, Mass., 4s,	100,000	106,270 00	100,000 00
of Chicopee, Mass., 4s,	100,000	103,160 00	100,000 00
of Hartford, Conn., 4s,	161,000	177,100 00	161,000 00
of Hartford, Conn., 6s,	25,000	26,000 00	25,000 00
of Holyoke, Mass., 6s,	54,000	56,700 00	54,000 00
of Meriden, Conn., 4s,	50,000	51,100 00	50,000 00
of Meriden, Conn., 6s,	13,000	13,390 00	13,000 00
of New Bedford, Mass., 4s,	50,000	52,900 00	50,000 00
of New Bedford, Mass., 6s,	6,000	6,930 00	6,000 00
of New Bedford, Mass., 7s,	50,000	63,000 00	55,000 00
of New Haven, Conn., 4s,	35,000	38,100 00	35,000 00
of New Haven, Conn., 6s,	1,200	1,320 00	1,200 00
of New Haven, Conn., 7s,	20,000	22,600 00	21,000 00
of Newton, Mass., 4s,	50,000	53,000 00	50,000 00
of Newton, Mass., 5s,	11,000	12,210 00	11,000 00
of Newton, Mass., 6s,	57,000	66,120 00	58,000 00
of Northampton, Mass., 4s,	115,000	116,000 00	115,000 00
of Norwich, Conn., 5s,	34,000	38,080 00	34,000 00
of Norwich, Conn., 7s,	34,000	40,800 00	37,000 00
of Pittsfield, Mass., 4s,	110,000	113,650 00	110,000 00
of Providence, R. I., 4s,	225,000	251,880 00	250,000 00
of Providence, R. I., 5s,	101,000	105,040 00	103,000 00
of Providence, R. I., 6s,	64,000	67,840 00	66,000 00
of Springfield, Mass., 4s,	95,000	102,980 00	95,000 00
of Springfield, Mass., 6s,	29,000	33,640 00	29,000 00
of Springfield, Mass., 7s,	290,000	335,570 00	320,000 00
of Taunton, Mass., 4s,	50,000	54,500 00	50,000 00
of Worcester, Mass., 4s,	110,000	115,200 00	110,000 00
of Worcester, Mass., 5s,	95,000	98,030 00	95,000 00
Town of Brookline, Mass., 5s,	15,000	15,300 00	15,000 00
of Danvers, Mass., 5s,	21,000	23,100 00	21,000 00
of Westfield, Mass., 4s,	15,000	15,150 00	15,000 00
County of Hampden, Mass., 3s,	110,000	106,700 00	103,000 00
State of Massachusetts 3½s,	100,000	107,000 00	100,000 00
State of New Hampshire 6s,	108,000	114,690 00	114,000 00
United States 4s,	200,000	254,000 00	223,000 00
	\$3,068,200	\$3,348,130 00	\$3,166,200 00

Springfield Institution for Savings—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	\$4,500	\$6,750 00	\$4,500 00
35	Greylock Nat'l Bank, Adams, .	3,500	5,250 00	5,000 00
150	Atlantic National Bank, Boston, .	15,000	16,200 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	15,900 00	15,000 00
100	Blackstone N'l Bank, Boston, .	10,000	8,500 00	10,000 00
100	Columbian N'l Bank, Boston, .	10,000	8,300 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,510 00	3,000 00
50	Faneuil Hall N'l B'k, Boston, .	5,000	6,250 00	6,000 00
50	First National Bank, Boston, .	5,000	11,200 00	5,000 00
200	Freeman's Nat'l Bank, Boston, .	20,000	17,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston, .	15,000	15,150 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	11,305 00	13,300 00
150	Merchants' Nat'l B'k, Boston, .	15,000	22,500 00	19,000 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,500 00	2,500 00
50	N'l B'k of Commerce, Boston, .	5,000	5,250 00	5,000 00
100	National Bank of the Commonwealth, Boston, .	10,000	14,000 00	12,000 00
175	N'l B'k of No. America, Boston, .	17,500	16,275 00	17,500 00
250	N'l B'k of Redemption, Boston, .	25,000	28,500 00	27,000 00
100	National City Bank, Boston, .	10,000	6,800 00	9,000 00
40	National Eagle Bank, Boston, .	4,000	3,000 00	3,500 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,600 00	2,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,200 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	12,000 00	14,500 00
43	National Union Bank, Boston, .	4,300	5,590 00	4,300 00
50	National Webster B'k, Boston, .	5,000	5,050 00	4,500 00
200	North National Bank, Boston, .	20,000	18,400 00	23,000 00
70	Old Boston N'l Bank, Boston, .	7,000	7,210 00	7,000 00
200	Second National Bank, Boston, .	20,000	34,800 00	20,000 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
75	State National Bank, Boston, .	7,500	8,100 00	7,500 00
33	Suffolk National Bank, Boston, .	3,300	3,366 00	3,300 00
75	Tremont Nat'l Bank, Boston, .	7,500	5,250 00	7,000 00
30	Washington N'l B'k, Boston, .	3,000	2,970 00	3,000 00
190	First National Bank, Chicopee, .	19,000	28,500 00	27,000 00
15	First N'l Bank, Easthampton, .	1,500	1,500 00	1,500 00
50	Wachusett N'l B'k, Fitchburg, .	5,000	9,000 00	5,000 00
32	Franklin Co. N'l B'k, Greenfield, .	3,200	3,200 00	1,300 00
200	City National Bank, Holyoke, .	20,000	21,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke, .	6,000	9,600 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke, .	5,000	8,250 00	6,000 00
15	Lee National Bank, Lee, .	1,500	2,250 00	1,500 00
50	Leominster N'l B'k, Leominster, .	5,000	5,000 00	5,000 00
63	Monson Nat'l Bank, Monson, .	6,300	9,450 00	7,000 00
30	First Nat'l Bank, Northampton, .	3,000	4,050 00	4,000 00
50	Hampshire County National Bank, Northampton, .	5,000	6,250 00	5,000 00
140	Northampton National Bank, Northampton, .	14,000	23,800 00	21,000 00
50	Thames N'l B'k, Norwich, Ct., .	5,000	7,500 00	7,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Palmer Nat'l Bank, Palmer, .	\$10,000	\$14,000 00	\$12,000 00
44	Pittsfield Nat'l Bank, Pittsfield, .	4,400	6,600 00	5,000 00
400	Agawam N'l B'k, Springfield, .	40,000	40,000 00	40,000 00
300	Chapin N'l Bank, Springfield, .	30,000	37,500 00	34,000 00
420	Chicopee N'l Bank, Springfield, .	42,000	65,100 00	58,500 00
300	City Nat'l Bank, Springfield, .	30,000	43,500 00	35,000 00
400	First Nat'l Bank, Springfield, .	40,000	48,000 00	54,000 00
216	John Hancock National Bank, Springfield, .	21,600	24,840 00	22,500 00
371	Pynchon N'l Bank, Springfield, .	37,100	55,650 00	57,500 00
354	Second N'l Bank, Springfield, .	35,400	47,790 00	53,400 00
100	Springfield N'l B'k, Springfield, .	10,000	14,500 00	12,500 00
310	Springfield Safe Deposit and Trust Company, Springfield, .	31,000	41,850 00	34,700 00
402	Third Nat'l Bank, Springfield, .	40,200	84,420 00	66,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First National Bank, Westfield, .	5,000	6,500 00	6,500 00
25	Hampden N'l Bank, Westfield, .	2,500	3,750 00	2,500 00
		\$806,000	\$1,029,566 00	\$955,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$100,000	\$106,000 00	\$100,000 00
Boston & Albany R.R. 5s, . .	300,000	318,000 00	300,000 00
Boston, Clinton & Fitchburg R.R. 5s, . .	50,000	56,000 00	50,000 00
Boston & Lowell R.R. 4s, . .	100,000	104,500 00	100,000 00
Boston & Maine R.R. 4½s, . .	200,000	238,000 00	200,000 00
Boston & Providence R.R. 4s, . .	100,000	106,000 00	100,000 00
Boston Terminal Co. 3½s, . .	100,000	104,000 00	100,000 00
Concord & Montreal R.R. 4s, . .	100,000	104,000 00	100,000 00
Connecticut River R.R. 4s, . .	100,000	108,000 00	100,000 00
Danbury & Norwalk R.R. 5s, . .	50,000	59,000 00	50,000 00
Fitchburg R.R. 5s, . .	100,000	105,050 00	100,000 00
New Haven & Northampton R.R. 5s, . .	58,000	64,960 00	60,000 00
New Haven & Northampton R.R. 7s, . .	93,000	96,720 00	95,000 00
N. Y., N. H. & Hartford R.R. 4s, . .	357,000	381,990 00	375,000 00
New York, Providence & Boston R.R. 7s, . .	75,000	78,000 00	77,000 00
Norwich & Worcester R.R. 4s, . .	100,000	106,000 00	100,000 00
Old Colony R.R. 4s, . .	450,000	477,000 00	465,000 00
Providence & Worcester R.R. 4s, . .	400,000	440,000 00	427,000 00
Sullivan County R.R. 4s, . .	60,000	63,000 00	60,000 00
Vermont Valley R.R. 5s, . .	10,000	11,000 00	10,000 00
		\$2,903,000	\$3,127,220 00
			\$2,969,000 00

Springfield Institution for Savings—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,500 00	3½ per cent.	\$35,000 00	4½ per cent.	\$6,029,900 00	5 per cent.
24,000 00	3¼ “	700,850 00	4½ “	60,000 00	7 “
116,350 00	4 “				

Amount invested in real estate for banking purposes,	\$118,500 00
Estimated value of the same,	118,500 00
Assessed value of the same,	99,700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,400 00
Assessed value of the same,	1,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,212	
Aggregate amount of the same,	1,634,350 00
Total number of loans upon real estate,	1,387
Amount of investments from which no income is received,	1,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	642,943 73
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$253,743 31 } during the year ending Oct. 31, 1897, { 2 per cent., 258,267 01 }	512,010 32
Number of accounts opened during the year ending Oct. 31, 1897,	5,621
Number of accounts closed during the year ending Oct. 31, 1897,	4,100
Total number of open accounts Oct. 31, 1897,	33,820
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	26,446 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	2,456,068 59
Number of same,	34,647
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	2,313,629 47
Number of same,	28,948
Date of examination by commissioners: November 11.	

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 26.

WILLIAM B. STEVENS, *President.*

ONSLow GILMORE, *Treasurer.*

ONSLow GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARAD GERRY,

A. H. COWDREY,

WILLIAM B. STEVENS,

JOHN W. SPENCER.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.; also Tuesdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$298,000 00	Deposits,	\$737,214 60
Bank stock, as per schedule, .	5,000 00	Guaranty fund, . .	27,906 40
Railroad bonds, as per schedule, .	125,000 00	Interest account, .	20,843 67
Real estate by foreclosure, . .	13,029 56	Profit and loss ac-	
Loans on real estate,	298,291 00	count,	9,599 92
Loans on personal security, . .	1,925 00		
Loans to counties, cities or towns			
(notes),	40,000 00		
Loans on depositors' books, . .	300 00		
Deposits in banks, on interest, .	9,014 71		
Deposits in banks, not on interest,	90 87		
Expense account,	1,508 87		
Tax account,	1,366 77		
Cash on hand,	2,037 81		
	<u>\$795,564 59</u>		<u>\$795,564 59</u>

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston,	\$90 87
Stoneham National Bank, Stoneham,	9,014 71

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$45,000	\$45,350 00	\$45,000 00
of Brockton, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Chicago, Ill., 4s, . . .	10,000	10,550 00	10,000 00
of Columbus, Ohio, 4s, . . .	26,000	26,780 00	26,000 00*
of Dayton, Ohio, 4s, . . .	10,000	10,150 00	10,000 00*
of Dayton, Ohio, 5s, . . .	7,000	7,210 00	7,000 00*
of Fort Wayne, Ind., 4½s, . . .	10,000	10,750 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	22,000	23,760 00	22,000 00
of Middletown, Conn., 4s, . . .	10,000	10,400 00	10,000 00
of Milwaukee, Wis., 5s, . . .	15,000	15,525 00	15,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Leominster, Mass., 4s, . . .	20,000	20,100 00	20,000 00
of Maynard, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Montague, Mass., 4s, . . .	18,000	18,540 00	18,000 00
of Rockland, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Rockingham, Vt., 4s, . . .	13,000	13,260 00	13,000 00
of Spencer, Mass., 4s, . . .	15,000	15,900 00	15,000 00
of Stoneham, Mass., 4s, . . .	12,000	12,420 00	12,000 00
of Webster, Mass., 4s, . . .	15,000	15,825 00	15,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,750 00	10,000 00*
	\$298,000	\$309,220 00	\$298,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham N'l B'k, Stoneham, .	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,750 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,650 00	10,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,800 00	20,000 00
Fitchburg R.R. 4s, . . .	15,000	15,300 00	15,000 00
Fitchburg R.R. 5s, . . .	5,000	5,298 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s, . . .	10,000	11,120 00	10,000 00
Old Colony R.R. 4s, . . .	20,000	21,300 00	20,000 00
Troy & Boston R.R. 7s, . . .	5,000	7,250 00	5,000 00
Vermont & Massachusetts R.R. 5s, . . .	10,000	10,700 00	10,000 00
	\$125,000	\$133,168 00	\$125,000 00

Stoneham Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,014 71	2 per cent.	\$46,700 00	4 $\frac{3}{4}$ per cent.	\$146,391 00	6 per cent.
30,000 00	4 “	73,850 00	5 “	2,125 00	7 “
10,000 00	4 $\frac{1}{2}$ “	31,450 00	5 $\frac{1}{2}$ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$13,029 56
Assessed value of the same,	13,575 00
Net income received from same during year ending Oct. 31, 1897, . . .	435 01
Number of loans which are of an amount not exceeding \$3,000 each, 222	
Aggregate amount of the same,	129,691 00
Total number of loans upon real estate,	229
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	39,046 24
Times for the dividends fixed by the by-laws: first Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,399 97 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 14,250 58 }	28,650 55
Number of accounts opened during the year ending Oct. 31, 1897, . . .	291
Number of accounts closed during the year ending Oct. 31, 1897, . . .	235
Total number of open accounts Oct. 31, 1897,	3,206
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,104 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	126,323 32
Number of same,	2,270
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	178,196 80
Number of same,	2,901
Date of examination by commissioner: May 28.	

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 166.

WILLIAM ENDICOTT, Jr., *President*. CHARLES HENRY PARKER, *Treasurer*.
LEWIS R. TUCKER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

WILLIAM ENDICOTT, Jr., T. QUINCY BROWNE,
GEORGE S. BULLENS, GEORGE WHITNEY,
EDWARD W. HOOPER, FRANCIS L. HIGGINSON,
JOHN P. LYMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,720,562 50	Deposits,	\$29,494,268 11
Loans on public funds,	25,000 00	Guaranty fund,	1,067,130 31
Bank stock, as per schedule,	585,625 00	Suspense account,	34 78
Loans on bank stock,	43,000 00	Profit and loss ac-	
Railroad bonds, as per schedule,	5,827,506 66	count,	61,442 13
Loans on railroad bonds,	50,000 00	Bank building rents,	2,345 74
Loans on railroad stock,	10,000 00		
Real estate (for banking pur-			
poses),	180,000 00		
Loans on real estate,	12,158,850 00		
Loans on personal security,	4,932,500 00		
Deposits in banks, on interest,	1,707,842 53		
Deposits in banks, not on interest,	4,595 96		
Expense account,	3,826 11		
Cash on hand,	375,912 31		
	\$30,625,221 07		\$30,625,221 07

Cash on Deposit in Banks, amount in each :—

Atlantic National Bank, Boston,	\$76,674 10
Columbian National Bank, Boston,	86,691 74
Freeman's National Bank, Boston,	50,716 35
Market National Bank, Boston,	52,080 55
Merchants' National Bank, Boston,	247,635 34
National Bank of the Commonwealth, Boston,	153,453 31

Suffolk Savings Bank for Seamen and Others, Boston—Continued.

National Bank of North America, Boston,	\$20,466 57
National Bank of Redemption, Boston,	101,072 02
National Eagle Bank, Boston,	51,658 73
National Revere Bank, Boston,	259,326 41
New England National Bank, Boston,	159,520 79
North National Bank, Boston,	105,260 34
Shawmut National Bank, Boston,	272,221 02
Shoe and Leather National Bank, Boston,	21,753 28
Tremont National Bank, Boston,	53,907 94

Loan on Public Funds:—

\$25,000 Commonwealth of Massachusetts 3½s,	\$25,000 00
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Loans on Bank Stock, amount on each:—

100 shares New England National Bank, Boston,	} \$35,000 00
50 shares Bay State Trust Company, Boston,	
200 shares Old Colony Trust Company, Boston,	
140 shares Tremont National Bank, Boston,	
	8,000 00

Loan on Railroad Bonds:—

\$50,000 Boston & Lowell R.R. 4s,	\$50,000 00
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Loan on Railroad Stock:—

81 shares New York, New Haven & Hartford R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$1,695,000 00	\$1,779,750 00	\$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,033,638 75	947,562 50
of Chicago, Ill., 4s,	350,000 00	367,500 00	350,000 00
of Hartford, Conn., 4s,	200,000 00	220,000 00	200,000 00
of New Bedford, Mass., 3½s,	30,000 00	30,000 00	30,000 00
of New Bedford, Mass., 4s,	100,000 00	103,000 00	100,000 00
of New York, N. Y., 6s,	100,000 00	109,000 00	100,000 00
of Providence, R. I., 4s,	100,000 00	113,000 00	100,000 00
of Quincy, Mass., 4s,	140,000 00	142,800 00	140,000 00
of Springfield, Mass., 4s,	50,000 00	51,000 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,000 00	75,000 00
of Worcester, Mass., 4s,	100,000 00	105,000 00	100,000 00
Town of Ayer, Mass., 4s,	60,000 00	61,800 00	60,000 00
of Hudson, Mass., 4s,	25,000 00	25,500 00	25,000 00
State of Massachusetts 3½s,	500,000 00	545,000 00	525,000 00
United States 4s,	200,000 00	254,000 00	223,000 00
	\$4,672,562 50	\$5,015,988 75	\$4,720,562 50

Suffolk Savings Bank for Seamen and Others, Boston—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$8,925 00	\$8,500 00
654	Atlas National Bank, Boston, .	65,400	69,978 00	65,400 00
30	Boylston N'l Bank, Boston, .	3,000	3,570 00	3,000 00
492	Columbian N'l Bank, Boston, .	49,200	40,836 00	49,200 00
138	Continental N'l Bank, Boston, .	13,800	14,076 00	13,800 00
48	Freeman's N'l Bank, Boston, .	4,800	4,080 00	4,800 00
150	Hamilton Nat'l Bank, Boston, .	15,000	15,300 00	15,000 00
150	Howard Nat'l Bank, Boston, .	15,000	12,900 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	9,750 00	15,000 00
50	Massachusetts N'l B'k, Boston, .	5,000	3,800 00	5,000 00
658	Merchants' N'l Bank, Boston, .	65,800	100,016 00	65,800 00
169	N'l Bank of Commerce, Boston, .	16,900	17,745 00	16,900 00
150	N'l B'k of Redemption, Boston, .	15,000	17,100 00	15,000 00
100	N'l B'k of the Republic, Boston, .	10,000	14,100 00	10,000 00
211	National City Bank, Boston, .	21,100	13,926 00	21,100 00
461	National Eagle Bank, Boston, .	46,100	34,575 00	46,100 00
211	N'l Hide & Leather B'k, Boston, .	21,100	21,944 00	21,100 00
400	Nat'l Revere Bank, Boston, .	40,000	32,000 00	40,000 00
100	Nat'l Union Bank, Boston, .	10,000	12,500 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	41,922 00	41,100 00
11	New England N'l B'k, Boston, .	1,100	1,617 00	1,100 00
50	Old Boston Nat'l Bank, Boston, .	5,000	5,150 00	5,000 00
244	Shawmut Nat'l Bank, Boston, .	24,400	27,084 00	24,400 00
111	Shoe & Leather N'l B'k, Boston, .	11,100	10,212 00	11,100 00
133	State National Bank, Boston, .	13,300	14,364 00	13,300 00
90	Suffolk National Bank, Boston, .	9,000	9,180 00	9,000 00
93	Tremont Nat'l Bank, Boston, .	9,300	6,603 00	9,300 00
150	Washington N'l Bank, Boston, .	15,000	13,650 00	15,000 00
175	Bay State N'l B'k, Lawrence, .	13,125	19,775 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	3,250 00	2,500 00
		\$585,625	\$599,928 00	\$585,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, .	\$100,000 00	\$112,000 00	\$100,000 00
Boston & Lowell R.R. 4s, .	650,000 00	663,000 00	650,000 00
Boston & Maine R.R. 4½s, .	750,000 00	892,500 00	750,000 00
Boston & Providence R.R. 4s, .	200,000 00	212,000 00	200,000 00
Connecticut River R.R. 4s, .	300,000 00	324,000 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s, .	400,000 00	428,000 00	400,000 00

Suffolk Savings Bank for Seamen and Others, Boston—Concluded.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$438,206 66	\$524,903 86	\$457,756 66
Fitchburg R.R. 5s,	300,000 00	306,000 00	300,000 00
Holyoke & Westfield R.R. 4s, .	100,000 00	103,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s,	500,000 00	560,000 00	500,000 00
Old Colony R.R. 4s,	1,900,000 00	2,005,000 00	1,930,750 00
Portland & Ogdensburg R.R. 6s,	139,000 00	145,950 00	139,000 00
	\$5,777,206 66	\$6,276,353 86	\$5,827,506 66

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,707,842 53	2 per cent.	\$1,056,000 00	4½ per cent.	\$24,300 00	5½ per cent.
2,900,000 00	3½ "	1,414,620 00	4½ "	22,730 00	6 "
730,000 00	3¾ "	25,000 00	4¾ "	7,000 00	7 "
10,105,500 00	4 "	934,200 00	5 "		

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	316,000 00
Assessed value of the same,	316,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	4,133 19
Number of loans which are of an amount not exceeding \$3,000 each, 47	
Aggregate amount of the same,	94,500 00
Total number of loans upon real estate,	287
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	1,262,623 46
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$416,028 82 } during the year ending Oct. 31, 1897, . . { 2 per cent., 555,731 40 }	971,760 22
Number of accounts opened during the year ending Oct. 31, 1897, . . .	6,900
Number of accounts closed during the year ending Oct. 31, 1897, . . .	6,279
Total number of open accounts Oct. 31, 1897,	64,626
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	46,757 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	4,640,746 00
Number of same,	49,341
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	4,995,774 70
Number of same,	48,636
Date of examination by commissioners: September 8 and 9.	

SUMNER SAVINGS BANK—EAST BOSTON.

Incorporated March 11, 1897. Present number of corporators, 25.

FRANK C. WOOD, *President*.

HENRY D. HUGGAN, *Treasurer*.

HENRY D. HUGGAN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JOHN H. SULLIVAN,

CHRIS. RAUSCH,

GEORGE W. HARGRAVE,

ANDREW P. FISHER,

JOHN McWEENEY.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$7,100 00	Deposits, . . .	\$12,546 43
Deposits in banks, on interest, .	3,916 58	Interest account, .	12 98
Expense account, . . .	619 66		
Furniture and fixtures, . . .	668 35		
Cash on hand, . . .	254 82		
	<u>\$12,559 41</u>		<u>\$12,559 41</u>

Cash on Deposit in Bank :—

Columbia Trust Company, East Boston, \$3,916 58*

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,916 58	2 per cent.	\$4,600 00	5 per cent.	\$2,500 00	6 per cent.

* This amount has since been reduced within the legal limit.

Sumner Savings Bank, East Boston — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	3	
Aggregate amount of the same,		\$7,100 00
Total number of loans upon real estate,	3	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		12 98
Times for the dividends fixed by the by-laws: second Wednesday in May and November.		
Number of accounts opened during the year ending Oct. 31, 1897,	125	
Number of accounts closed during the year ending Oct. 31, 1897,	11	
Total number of open accounts Oct. 31, 1897,	114	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		619 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		13,976 43
Number of same,	196	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		1,430 00
Number of same,	42	
Date of examination by commissioner: November 16.		

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 88.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELISHA T. JACKSON,

DANIEL A. TREFETHEN,

JOHN E. SANFORD,

GEORGE M. WOODWARD,

CHARLES L. LOVERING,

GEORGE A. WASHBURN,

DANIEL CAREY.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 2 to 5 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$230,073 75	Deposits, . . .	\$1,986,789 62
Bank stock, as per schedule, .	105,165 01	Guaranty fund, .	74,295 65
Loans on bank stock, . . .	2,700 00	Interest account, .	34,586 21
Railroad bonds, as per schedule,	287,600 00	Surplus account, .	43,434 00
Loans on railroad bonds, . .	900 00		
Real estate by foreclosure, .	30,151 44		
Loans on real estate, . . .	993,392 98		
Loans on personal security, .	386,060 00		
Loans to counties, cities or towns			
(notes),	1,500 00		
Deposits in banks, on interest, .	94,361 65		
Deposits in banks, not on interest,	2,181 23		
Expense account,	2,323 15		
Profit and loss,	20 44		
Cash on hand,	2,675 83		
	<u>\$2,139,105 48</u>		<u>\$2,139,105 48</u>

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$64,361 65
Taunton National Bank, Taunton,	32,181 23

Taunton Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

10 shares Merchants' National Bank, New Bedford,	}	\$2,000 00
10 shares First National Bank, New Bedford,		
5 shares Machinists' National Bank, Taunton,		
4 shares Bristol County National Bank, Taunton,		
		500 00
		200 00

Loan on Railroad Bonds:—

\$1,000 Old Colony R.R. 4s,	\$900 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s,	\$45,000	\$50,400 00	\$47,250 00
of Canton, Ohio, 5s,	15,000	16,125 00	15,000 00
of Dayton, Ohio, 5s,	10,000	11,400 00	10,000 00*
of New Bedford, Mass., 4s,	10,000	10,525 00	9,975 00
of Taunton, Mass., 4s,	98,000	102,953 50	99,755 00
County of Aroostook, Me., 4s,	20,000	20,300 00	20,000 00*
State of New Hampshire 6s,	1,000	1,102 50	1,000 00
Commonwealth of Massachusetts 3½s,	25,000	27,250 00	27,093 75
	\$224,000	\$240,056 00	\$230,073 75

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,090 00	\$1,090 00
55	Atlas National Bank, Boston,	5,500	5,898 75	6,100 00
7	Blackstone Nat'l B'k, Boston,	700	595 00	602 00
12	Boylston Nat'l Bank, Boston,	1,200	1,428 00	1,400 00
8	Columbian N'l Bank, Boston,	800	668 00	768 00
10	Continental N'l Bank, Boston,	1,000	1,025 00	1,000 00
17	Freeman's Nat'l Bank, Boston,	1,700	1,445 00	1,479 00
44	Hamilton Nat'l Bank, Boston,	4,400	4,466 00	4,620 00
3	Howard Nat'l B'k, Boston,	300	260 25	264 00
6	Merchants' Nat'l Bank, Boston,	600	909 75	700 00
33	Mt. Vernon Nat'l Bank, Boston,	3,300	3,308 25	3,432 00
5	N'l B'k of Commerce, Boston,	500	528 75	500 00
25	N'l B'k of Redemption, Boston,	2,500	2,856 25	2,900 00
25	N'l B'k of the Republic, Boston,	2,500	3,521 87	3,200 00
100	National City Bank, Boston,	10,000	6,725 00	7,800 00
11	National Eagle Bank, Boston,	1,100	826 37	770 00
20	Nat'l Exchange Bank, Boston,	2,000	2,540 00	2,200 00
23	National Revere Bank, Boston,	2,300	1,845 75	1,840 00

Taunton Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Nat'l Webster Bank, Boston, .	\$700	\$714 87	\$686 00
10	New England N'l B'k, Boston,	1,000	1,470 00	1,300 00
11	North National Bank, Boston, .	1,100	1,020 25	1,111 00
20	Second Nat'l Bank, Boston, .	2,000	3,505 00	2,900 00
12	Shawmut Nat'l Bank, Boston, .	1,200	1,332 00	1,284 00
5	Tremont Nat'l Bank, Boston, .	500	354 37	335 00
17	First N'l Bank, New Bedford,	1,700	2,465 00	2,211 01
200	Merchants' Nat'l Bank, New Bedford,	20,000	38,500 00	27,200 00
102	National Bank of Commerce, New Bedford,	10,200	5,610 00	7,645 00
34	Bristol Co. N'l B'k, Taunton,	3,400	4,012 00	4,318 00
9	Machinists' N'l B'k, Taunton,	900	1,440 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
		\$95,000	\$116,711 48	\$105,165 01

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,260 00	\$2,000 00
Boston & Lowell R.R. 4s,	20,000	20,500 00	20,000 00
Boston & Maine R.R. 4s,	50,000	53,375 00	50,000 00
Boston & Providence R.R. 4s,	15,000	15,900 00	15,000 00
Concord & Montreal R.R. 4s,	50,000	52,125 00	50,000 00
Fitchburg R.R. 5s,	25,000	26,750 00	25,000 00
Maine Central R.R. 4½s,	20,000	21,700 00	20,000 00
Old Colony R.R. 4s,	75,000	80,000 00	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	31,200 00	30,600 00
	\$287,000	\$303,810 00	\$287,600 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$64,361 65	2 per cent.	\$45,000 00	4½ per cent.	\$78,100 00	5½ per cent.
30,000 00	2½ “	241,500 00	4½ “	219,854 00	6 “
31,500 00	4 “	83,000 00	4½ “	10,000 00	6½ “
22,000 00	4½ “	653,598 98	5 “		

Taunton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$30,151 44	
Assessed value of the same,	26,000 00	
Net income received from same during year ending Oct. 31, 1897, . . .	202 01	
Number of loans which are of an amount not exceeding \$3,000 each, . 393		
Aggregate amount of the same,	427,750 16	
Total number of loans upon real estate, 433		
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	95,872 40	
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$36,516 45 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 36,997 27 }	73,513 72	
Number of accounts opened during the year ending Oct. 31, 1897, . 733		
Number of accounts closed during the year ending Oct. 31, 1897, . 499		
Total number of open accounts Oct. 31, 1897, 4,865		
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	6,467 39	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	343,565 12	
Number of same,	3,340	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	310,411 81	
Number of same,	3,338	
Date of examination by commissioner: April 20.		

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 42.

M. A. WILSON, *President*.

ASA HOSMER, *Treasurer*.

ASA HOSMER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

M. A. WILSON,

GILMAN WAITE,

AMOS D. WILEY,

HERBERT LELAND,

CHARLES W. NICHOLS.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$52,600 00	Deposits, . . .	\$292,792 99
Bank stock, as per schedule, .	15,500 00	Guaranty fund, .	15,000 00
Railroad bonds, as per schedule,	18,000 00	Profit and loss account, . . .	7,957 02
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure, .	525 00		
Loans on real estate,	164,785 00		
Loans on personal security, .	10,503 44		
Loans to counties, cities or towns (notes),	32,500 00		
Deposits in banks, on interest, .	12,209 70		
Expense account,	1,044 44		
Cash on hand,	82 43		
	<u>\$315,750 01</u>		<u>\$315,750 01</u>

Cash on Deposit in Banks, amount in each:—

Miller's River National Bank, Athol,	\$5,858 97
Orange National Bank, Orange,	6,350 73

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$5,000	\$5,900 00	\$5,000 00
of Boston, Mass., 4s, . .	5,000	5,450 00	5,000 00
of Dayton, Ohio, 5s, . .	1,000	1,060 00	1,000 00*
of Kansas City, Mo., 4½s, . .	10,000	11,000 00	10,000 00
of Oshkosh, Wis., 4½s, . .	6,000	6,090 00	6,000 00
of Peoria, Ill., 4½s, . .	2,000	2,140 00	2,000 00
of Peoria, Ill., 7s, . .	2,000	2,050 00	2,000 00
of Rockford, Ill., 4½s, . .	5,000	5,350 00	5,000 00
of Saginaw, Mich., 5s, . .	1,000	1,080 00	1,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,300 00	5,000 00
of Springfield, Ohio, 5s, . .	10,000	11,100 00	10,000 00
United States 4s, . .	600	762 00	600 00
	\$52,600	\$57,282 00	\$52,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l B'k, Athol, .	\$200	\$350 00	\$200 00
10	Columbian N'l Bank, Boston, .	1,000	830 00	1,000 00
10	Continental N'l Bank, Boston, .	1,000	1,020 00	1,000 00
10	N'l Bank of Commerce, Boston, .	1,000	1,050 00	1,000 00
10	National City Bank, Boston, .	1,000	670 00	1,000 00
10	National Eagle Bank, Boston, .	1,000	750 00	1,000 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,050 00	1,000 00
10	Nat'l Revere Bank, Boston, .	1,000	800 00	1,000 00
10	Nat'l Rockland B'k, Boston, .	1,000	1,410 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	612 00	600 00
5	Tremont Nat'l Bank, Boston, .	500	350 00	500 00
10	Fitchburg N'l B'k, Fitchburg, .	1,000	1,420 00	1,000 00
12	First National Bank, Gardner, .	1,200	1,344 00	1,200 00
30	Orange Nat'l Bank, Orange, .	3,000	4,800 00	3,000 00
10	First Nat'l B'k, Winchendon, .	1,000	1,500 00	1,000 00
		\$15,500	\$17,956 00	\$15,500 00

Templeton Savings Bank, Baldwinville—Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,300 00	\$5,000 00
Fitchburg R.R. 4s,	5,000	5,200 00	5,000 00
Old Colony R.R. 6s,	6,000	6,360 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$18,000	\$19,000 00	18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,209 70 32,500 00	2½ per cent. 4 “	\$3,400 00 475 00	5 per cent. 5½ “	\$171,413 44	6 per cent.

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	9,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	369 20
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	525 00
Assessed value of the same,	800 00
Number of loans which are of an amount not exceeding \$3,000 each, 132	
Aggregate amount of the same,	128,378 44
Total number of loans upon real estate, 132	
Amount of investments from which no income is received,	525 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	15,396 82
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,649 47 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 5,651 01 }	11,300 48
Number of accounts opened during the year ending Oct. 31, 1897, . . .	85
Number of accounts closed during the year ending Oct. 31, 1897, . . .	71
Total number of open accounts Oct. 31, 1897,	932
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,044 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	23,789 44
Number of same,	437
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	31,675 73
Number of same,	421
Date of examination by commissioner: January 21.	

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 45.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JEROME C. BORDEN,

CHAS. M. HORTON,

CYRUS C. ROUNSEVILLE,

A. HOMER SKINNER,

FREDERICK O. DODGE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$5,000 00	Deposits,	\$1,266,747 43
Bank stock, as per schedule, .	43,855 00	Guaranty fund, .	17,000 00
Railroad bonds, as per schedule,	15,000 00	Interest account, .	15,442 95
Real estate (for banking pur-		Profit and loss ac-	
poses),	44,379 69	count,	52,070 49
Real estate by foreclosure, .	2,038 32	Unfinished loans, .	5,910 24
Loans on real estate,	876,897 43		
Loans on personal security, .	316,905 00		
Deposits in banks, on interest, .	33,400 00		
Howland Mills Corporation			
stock,*	12,500 00		
Furniture and fixtures, . . .	5,400 00		
Cash on hand,	1,795 67		
	<u>\$1,357,171 11</u>		<u>\$1,357,171 11</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

National Union Bank, Fall River, \$33,400 00

Union Savings Bank, Fall River — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . . .	\$5,000	\$5,780 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	\$2,100	\$2,205 00	\$2,100 00
11	Massasoit N'l B'k, Fall River, .	1,100	1,650 00	1,540 00
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,040 00
158	Nat'l Union B'k, Fall River, .	15,800	16,590 00	15,800 00
35	Pocasset Nat'l B'k, Fall River,	3,500	4,900 00	4,375 00
		\$39,200	\$46,220 00	\$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,150 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,400 00	2 per cent.	\$50,000 00	4 $\frac{3}{4}$ per cent.	\$869,372 43	5 $\frac{1}{2}$ per cent.
40,000 00	4 “	65,580 00	5 “	35,350 00	6 “
130,000 00	4 $\frac{1}{2}$ “	3,500 00	5 $\frac{1}{4}$ “		

Amount invested in real estate for banking purposes,	\$44,379 69
Estimated value of the same,	47,000 00
Assessed value of the same,	36,500 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,079 67
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	2,038 32
Assessed value of the same,	2,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 403	
Aggregate amount of the same,	567,527 43
Total number of loans upon real estate,	442

Union Savings Bank, Fall River — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	\$67,274 78
Times for the dividends fixed by the by-laws: May 15 and November 15.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$24,367 35 } during the year ending Oct. 31, 1897, . . { 2½ per cent., 25,373 33 }	49,740 68
Number of accounts opened during the year ending Oct. 31, 1897,	710
Number of accounts closed during the year ending Oct. 31, 1897,	454
Total number of open accounts Oct. 31, 1897,	2,641
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	4,378 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	323,784 93
Number of same,	3,717
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	239,793 21
Number of same,	2,768
Date of examination by commissioner: July 26.	

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON — BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 38.

THOMAS B. FITZPATRICK, *President.*

WILLIAM S. PELLETIER, *Treasurer.*

THOMAS J. KELLY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAGUIRE,

MICHAEL J. WARD,

WM. J. PORTER,

THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 5 to 8 P.M.;
during July, August and September, close at 2 P.M. on Saturdays.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$531,000 00	Deposits,	\$5,520,149 98
Bank stock, as per schedule, .	173,200 00	Guaranty fund, .	195,500 00
Loans on bank stock,	39,000 00	Interest account, .	139,158 65
Railroad bonds, as per schedule,	225,000 00	Suspense account, .	212 00
Real estate (for banking pur-		Mortgage and interest	
poses),	225,000 00	suspense account, .	1,722 45
Loans on real estate,	2,471,878 58		
Loans on personal security, .	1,857,312 30		
Deposits in banks, on interest, .	317,741 98		
Deposits in banks, not on interest,	1,374 78		
Cash on hand,	15,235 44		
	\$5,856,743 08		\$5,856,743 08

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$93,160 33
Manufacturers' National Bank, Boston,	23,389 96
Market National Bank, Boston,	76,022 36
Mechanics' National Bank, Boston,	87,354 44
South End National Bank, Boston,	1,374 78
United States Trust Company, Boston,	37,814 89

Union Institution for Savings in the City of Boston — Continued.

Loans on Bank Stock, amount on each :—

180 shares Mechanics' National Bank, Boston,	\$18,000 00
100 shares Hancock National Bank, Boston,	6,000 00
455 shares Hancock National Bank, Boston,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$304,000	\$324,755 00	\$304,000 00
of Cambridge, Mass., 4s,	100,000	111,500 00	100,000 00
of New Bedford, Mass., 4s,	121,000	126,675 00	121,000 00
of Newton, Mass., 4s,	4,000	4,340 00	4,000 00
of Springfield, Mass., 7s,	2,000	2,360 00	2,000 00
	\$531,000	\$569,630 00	\$531,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone N'l Bank, Boston, .	\$5,400	\$4,590 00	\$5,400 00
77	Boston Nat'l Bank, Boston, .	7,700	6,968 50	7,700 00
13	Boylston Nat'l Bank, Boston, .	1,300	1,547 00	1,300 00
80	Columbian Nat'l Bank, Boston,	8,000	6,680 00	8,000 00
8	Continental N'l Bank, Boston,	800	818 00	800 00
38	Eliot National Bank, Boston, .	3,800	4,474 50	3,800 00
10	Everett Nat'l Bank, Boston, .	1,000	890 00	1,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,500 00	2,000 00
75	Fourth National Bank, Boston,	7,500	9,000 00	7,500 00
10	Globe National Bank, Boston,	1,000	840 00	1,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,072 50	7,000 00
100	Lincoln Nat'l Bank, Boston, .	10,000	7,500 00	10,000 00
92	Market Nat'l Bank, Boston, .	9,200	5,980 00	9,200 00
60	Mechanics' Nat'l B'k, Boston, .	6,000	7,200 00	6,000 00
92	Metropolitan N'l Bank, Boston,	9,200	8,280 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	2,506 25	2,500 00
59	N'l B'k of Commerce, Boston,	5,900	6,209 75	5,900 00
100	N'l B'k of No. America, Boston,	10,000	9,300 00	10,000 00
25	N'l B'k of Redemption, Boston,	2,500	2,856 25	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	11,684 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	6,938 25	6,600 00
9	National Revere Bank, Boston,	900	720 00	900 00
5	National Union Bank, Boston,	500	626 25	500 00
38	Nat'l Webster Bank, Boston, .	3,800	3,876 00	3,800 00
51	North National Bank, Boston,	5,100	4,730 25	5,100 00
5	Old Boston N'l Bank, Boston, .	500	515 00	500 00
27	Shawmut Nat'l Bank, Boston,	2,700	2,997 00	2,700 00

Union Institution for Savings in the City of Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Shoe & Leather N'l B'k, Boston,	\$800	\$739 00	\$800 00
100	South End Nat'l Bank, Boston,	10,000	6,100 00	10,000 00
84	State National Bank, Boston, .	8,400	9,093 00	8,400 00
67	Suffolk National Bank, Boston,	6,700	6,875 87	6,700 00
97	Third National Bank, Boston, .	9,700	8,730 00	9,700 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,531 25	5,000 00
20	Washington N'l Bank, Boston,	2,000	1,980 00	2,000 00
5	Nat'l Market Bank, Brighton, .	500	500 00	500 00
		\$173,200	\$163,848 62	\$173,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$35,000	\$35,437 50	\$35,000 00
Fitchburg R.R. 5s,	185,000	190,425 00	185,000 00
Old Colony R.R. 4s,	5,000	5,325 00	5,000 00
	\$225,000	\$231,187 50	\$225,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$116,550 29	2 per cent.	\$987,487 50	4½ per cent.	\$29,800 00	5½ per cent.
201,191 69	2½ “	614,468 75	4½ “	194,456 05	6 “
205,000 00	4 “	2,336,378 58	5 “	600 00	7 “

Amount invested in real estate for banking purposes, \$225,000 00
 Estimated value of the same, 285,000 00
 Assessed value of the same, 285,000 00
 Net income received from same during year ending Oct. 31, 1897, . . . 4,153 79
 Number of loans which are of an amount not exceeding \$3,000 each, 356
 Aggregate amount of the same, 570,130 00
 Total number of loans upon real estate, 542
 Amount of investments from which no income is received, 20,000 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897, 249,162 53
 Times for the dividends fixed by the by-laws: third Wednesday in May and November.

Union Institution for Savings in the City of Boston — Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$97,810 70 }	\$198,282 33
during the year ending Oct. 31, 1897, . . .	{ 2 per cent., 100,471 63 }	
Number of accounts opened during the year ending Oct. 31, 1897,	1,941	
Number of accounts closed during the year ending Oct. 31, 1897,	873	
Total number of open accounts Oct. 31, 1897,	13,968	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	16,295 79	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,216,332 55	
Number of same,	12,985	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,051,086 82	
Number of same,	11,351	
Date of examination by commissioner: April 26.		

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 43.

CHAS. E. SEAGRAVE, *President.*

C. A. TAFT, *Treasurer.*

EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

D. W. TAFT,

CHAS. W. SCOTT,

CHAS. E. SEAGRAVE,

WM. E. HAYWARD,

A. R. TAFT,

GIDEON M. ALDRICH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$92,317 25	Deposits,	\$434,427 83
Loans on bank stock,	500 00	Guaranty fund, . .	19,006 00
Railroad bonds, as per schedule, .	67,895 00	Interest account, .	8,941 88
Loans on real estate,	254,426 45	Surplus account, .	2,146 03
Loans on personal security, . .	23,804 34		
Deposits in banks, on interest, .	5,000 00		
Deposits in banks, not on interest, .	2,807 18		
Expense account,	643 64		
Premium account,	17,080 56		
Cash on hand,	47 32		
	<hr/>		<hr/>
	\$464,521 74		\$464,521 74

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Uxbridge,	\$2,807 18
Quinsigamond National Bank, Worcester,	5,000 00

Loans on Bank Stock, amount on each:—

5 shares Blackstone National Bank, Uxbridge,	\$400 00
2 shares Blackstone National Bank, Uxbridge,	100 00

Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central National Bank, Boston,	\$4,000	\$4,280 00	\$3,942 25
85	Eliot National Bank, Boston, .	8,500	9,945 00	8,500 00
92	Howard National Bank, Boston,	9,200	7,912 00	9,200 00
20	N'l B'k of No. America, Boston,	2,000	1,860 00	2,000 00
80	N'l B'k of Redemption, Boston,	8,000	9,120 00	8,000 00
30	Nat'l Eagle Bank, Boston, .	3,000	2,250 00	3,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	8,925 00	8,500 00
80	National Revere Bank, Boston,	8,000	6,400 00	8,000 00
46	Nat'l Webster Bank, Boston, .	4,600	4,692 00	4,600 00
60	North Nat'l B'k, Boston, .	6,000	5,520 00	6,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,680 00	4,000 00
48	State National Bank, Boston, .	4,800	5,184 00	4,800 00
40	Suffolk National Bank, Boston,	4,000	4,080 00	4,000 00
29	Tremont Nat'l Bank, Boston, .	2,900	2,030 00	2,900 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin N'l Bank, Franklin, .	5,900	6,490 00	5,900 00
3 $\frac{3}{4}$	Grafton Nat'l Bank, Grafton, .	375	375 00	375 00
8 $\frac{1}{4}$	Millbury N'l Bank, Millbury, .	800	840 00	800 00
58	Blackstone N'l B'k, Uxbridge,	5,800	5,800 00	5,800 00
		\$92,375	\$91,883 00	\$92,317 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4 $\frac{1}{2}$ s,	\$10,000	\$11,000 00	\$10,600 00
Boston Terminal Company 3 $\frac{1}{2}$ s,	10,000	10,400 00	10,040 00
Fitchburg R.R. 4s,	10,000	10,425 00	10,400 00
Maine Central R.R. 7s,	2,000	2,710 00	2,780 00
Maine Shore Line R.R. 6s,	5,000	6,750 00	6,450 00
Old Colony R.R. 4s,	10,000	10,575 00	10,525 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	12,300 00	11,687 50
Upper Coos R.R. 4 $\frac{1}{2}$ s,	5,000	5,450 00	5,412 50
	\$62,000	\$69,610 00	\$67,895 00

Uxbridge Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2½ per cent.	\$218,010 50	5 per cent.	\$43,911 29	6 per cent.
10,000 00	4½ “	6,300 00	5½ “	509 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 166
 Aggregate amount of the same, \$152,725
 Total number of loans upon real estate, 163
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 22,114 26
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$8,252 91 }
 during the year ending Oct. 31, 1897, . . { 2 per cent., 8,300 60 } 16,583 51
 Number of accounts opened during the year ending Oct. 31, 1897, 122
 Number of accounts closed during the year ending Oct. 31, 1897, 131
 Total number of open accounts Oct. 31, 1897, 1,252
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 1,721 44
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 63,644 25
 Number of same, 686
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 69,962 13
 Number of same, 757
 Date of examination by commissioner: January 19.

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 91.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN W. WHITE,
RICHARD BRITTON,

GEORGE H. SWEETSER,
ROGER HOWARD.

Open for business every business day, 2 to 5 P.M.; also Mondays, and the first business day of February, May, August and November, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$70,000 00	Deposits, . . .	\$592,899 72
Bank stock, as per schedule, .	18,300 00	Guaranty fund, .	11,437 13
Railroad bonds, as per schedule, .	112,100 00	Interest account, .	11,196 54
Boston Terminal Co. bonds, .	30,000 00		
Real estate by foreclosure, .	24,556 18		
Loans on real estate, . . .	277,970 00		
Loans on personal security, .	20,885 00		
Loans to counties, cities or towns (notes),	34,500 00		
Deposits in banks, on interest, .	11,086 25		
Expense account,	473 60		
Furniture and fixtures, . . .	2,683 21		
Premium,	10,677 80		
Cash on hand,	2,301 35		
	\$615,533 39		\$615,533 39

Cash on Deposit in Banks, amount in each: —

Winthrop National Bank, Boston,	\$5,288 69
National Bank of South Reading, Wakefield,	5,797 56

Wakefield Savings Bank—Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 5s,	\$8,000	\$9,280 00	\$8,000 00
of Kansas City, Mo., 4½s,	10,000	11,100 00	10,000 00
of Lynn, Mass., 4s,	6,000	6,800 00	6,000 00
of Peoria, Ill., 4½s,	1,000	1,070 00	1,000 00
Town of Reading, Mass., 4s,	20,000	20,460 00	20,000 00
of Wakefield, Mass., 4s,	25,000	25,187 50	25,000 00
	\$70,000	\$73,397 50	\$70,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone N'l Bank, Boston,	\$400	\$340 00	\$400 00
27	Boston National Bank, Boston,	2,700	2,430 00	2,700 00
50	National Bank of the Common- wealth, Boston,	5,000	7,050 00	5,000 00
17	New England N'l B'k, Boston,	1,700	2,499 00	1,700 00
10	North National Bank, Boston, .	1,000	920 00	1,000 00
16	Second National Bank, Boston,	1,600	2,800 00	1,600 00
59	Nat'l Bank of South Reading, Wakefield,	5,900	6,785 00	5,900 00
		\$18,300	\$22,824 00	\$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$20,675 00	\$20,000 00
Boston & Maine R.R. 4½s,	20,000	24,000 00	20,000 00
Fitchburg R.R. 4s,	20,000	20,675 00	20,000 00
Fitchburg R.R. 4½s,	10,000	10,900 00	10,000 00
Fitchburg R.R. 5s,	2,000	2,090 00	2,000 00
Maine Central R.R. 4s,	5,000	5,200 00	5,000 00
Maine Central and European & North American R.R. 4s,	5,000	5,275 00	5,000 00
Old Colony R.R. 4s,	5,000	5,287 50	5,000 00
Old Colony R.R. 4½s,	10,000	10,000 00	10,000 00
Salem & Lowell R.R. 6s,	11,100	11,322 00	11,100 00
Upper Coos R.R. 4½s,	4,000	4,360 00	4,000 00
	\$112,100	\$119,784 50	\$112,100 00

Wakefield Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,086 25	2½ per cent.	\$133,900 00	5 per cent.	\$138,455 00	6 per cent.
32,000 00	4 “	23,700 00	5½ “	400 00	7 “
4,900 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$24,556 18
Assessed value of the same,	21,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 167	
Aggregate amount of the same,	191,355 00
Total number of loans upon real estate,	174
Amount of investments from which no income is received,	21,556 18
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	25,102 59
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,809 85 }	20,185 64
during the year ending Oct. 31, 1897, . . . { 2 per cent., 10,375 79 }	
Number of accounts opened during the year ending Oct. 31, 1897, 570	
Number of accounts closed during the year ending Oct. 31, 1897, 313	
Total number of open accounts Oct. 31, 1897,	2,802
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,036 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	190,524 42
Number of same,	3,744
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	142,416 58
Number of same,	2,767
Date of examination by commissioner: February 24.	

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 80.

EDEN D. SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. S. ROGERS,

WILLIAM L. WEBBER,

ISAIAH HISCOCK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$7,376 25	Deposits,	\$23,062 58
Loans on real estate,	13,308 61	Guaranty fund,	1,341 00
Loans on personal security,	2,131 52	Interest account,	18 92
Deposits in banks, on interest,	1,573 53	Profit and loss account,	962 81
Deposits in banks, not on interest,	98		
Cash on hand,	994 42		
	<u>\$25,385 31</u>		<u>\$25,385 31</u>

Cash on Deposit in Banks, amount in each : —

Palmer National Bank, Palmer,	\$0 98
City National Bank, Springfield,	61 47
Hampden Loan and Trust Company, Springfield,	283 67
Pynchon National Bank, Springfield,	473 34
Springfield National Bank, Springfield,	709 07
Springfield Safe Deposit and Trust Company, Springfield,	45 98

Wales Savings Bank—Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone N'l Bank, Boston, .	\$200	\$200 00	\$200 00
8	Continental N'l Bank, Boston,	800	920 00	800 00
8	Hamilton Nat'l Bank, Boston, .	800	936 00	800 00
5	Market National Bank, Boston,	500	475 00	500 00
5	National City Bank, Boston, .	500	450 00	500 00
5	National Eagle Bank, Boston,	500	475 00	500 00
8	National Revere Bank, Boston,	800	800 00	800 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
3	Suffolk Nat'l Bank, Boston, .	300	300 00	300 00
3	Tremont Nat'l Bank, Boston, .	300	300 00	300 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
4	Southbridge National Bank, Southbridge, .	400	600 00	400 00
5	City Nat'l Bank, Springfield, .	500	751 25	751 25
5	Second N'l Bank, Springfield, .	500	725 00	725 00
		\$6,900	\$7,932 25	\$7,376 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,573 53	4 per cent.	\$15,440 13	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each, 54
 Aggregate amount of the same, \$15,440 13
 Total number of loans upon real estate, 36
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 1,164 54
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { $2\frac{1}{2}$ per cent., \$519 89 }
 during the year ending Oct. 31, 1897, . . . { 2 per cent., 474 18 } 994 07
 Number of accounts opened during the year ending Oct. 31, 1897, . 14
 Number of accounts closed during the year ending Oct. 31, 1897, . 19
 Total number of open accounts Oct. 31, 1897, 147
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 85 50
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 8,025 43
 Number of same, 59
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 10,564 67
 Number of same, 95
 Date of examination by commissioner: August 24.

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 53.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY N. FISHER,

ENOS T. LUCE,

EPHRAIM STEARNS,

ERSKINE WARDEN,

RUFUS WARREN.

Open for business every business day except Saturdays, 8.30 A.M. to 2.30 P.M.; Saturdays, 8.30 A.M. to 1 P.M.; also Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$578,000 00	Deposits, . . .	\$2,856,366 20
Bank stock, as per schedule, .	25,500 00	Guaranty fund, .	142,200 00
Loans on bank stock, . . .	1,250 00	Interest account, .	6,334 81
Railroad bonds, as per schedule,	477,000 00	Profit and loss account, . . .	10,996 81
Real estate by foreclosure, . .	93,800 00		
Loans on real estate, . . .	1,498,823 29		
Loans on personal security, . .	102,050 00		
Deposits in banks, on interest, .	234,829 74		
Expense account, . . .	805 29		
Cash on hand, . . .	3,839 50		
	<hr/>		<hr/>
	\$3,015,897 82		\$3,015,897 82

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$144,829 74*
National Bank of the Republic, Boston,	40,000 00
Waltham National Bank, Waltham,	50,000 00

Loans on Bank Stock, amount on each : —

5 shares Waltham National Bank, Waltham,	\$350 00
3 shares Waltham National Bank, Waltham,	150 00
10 shares Waltham National Bank, Waltham,	750 00

* This amount has since been reduced within the legal limit.

Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 4s, . . .	\$25,000	\$26,250 00	\$25,000 00
of Everett, Mass., 4s, . . .	25,000	26,750 00	25,000 00
of Laconia, N. H., 4s, . . .	50,000	51,800 00	50,000 00
of Malden, Mass., 4s, . . .	50,000	51,900 00	50,000 00
of Manchester, N. H., 4s, . . .	10,000	10,400 00	10,000 00
of Nashua, N. H., 4s, . . .	25,000	26,250 00	25,000 00
of New Britain, Conn., 4s, . . .	25,000	27,000 00	25,000 00
of Portsmouth, N. H., 4s, . . .	50,000	53,000 00	50,000 00
of Rockford, Ill., 4½s, . . .	7,000	7,420 00	7,000 00
of Stamford, Conn., 4s, . . .	12,000	12,840 00	12,000 00
of Waltham, Mass., 4s, . . .	38,000	39,760 00	38,000 00
Town of Gt. Barrington, Mass. (Fire District), 4s, . . .	11,000	11,550 00	11,000 00
of Littleton, N. H., 4s, . . .	20,000	21,000 00	20,000 00
of Wakefield, Mass., 4s, . . .	18,000	18,900 00	18,000 00
County of Aroostook, Me., 4½s, . . .	25,000	26,750 00	25,000 00*
of Coos, N. H., 4s, . . .	37,000	38,480 00	37,000 00
United States 5s, . . .	150,000	171,000 00	150,000 00
	\$578,000	\$621,050 00	\$578,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
340	Waltham Nat'l Bank, Waltham,	\$25,500	\$32,300 00	\$25,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$54,000 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	50,000	54,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	52,500 00	50,000 00
Fitchburg R.R. 4s, . . .	10,000	10,200 00	10,000 00
Fitchburg R.R. 5s, . . .	10,000	10,600 00	10,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,200 00	2,000 00*
N. Y. & N. E. R.R. (terminal) 4s, . . .	100,000	114,000 00	100,000 00

* A legal investment when made.

Waltham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$100,000	\$106,000 00	\$100,000 00
Vermont & Massachusetts R.R. 5s, . .	30,000	31,500 00	30,000 00
Vermont Valley R.R. 5s,	50,000	56,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s, .	25,000	26,500 00	25,000 00
	\$477,000	\$518,000 00	\$477,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$234,829 74	2 per cent.	\$53,250 00	4½ per cent.	\$3,313 29	5½ per cent.
19,500 00	4 “	1,505,460 00	5 “	600 00	6 “
20,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$93,800 00
Assessed value of the same,	100,800 00
Net income received from same during year ending Oct. 31, 1897,	956 96
Number of loans which are of an amount not exceeding \$3,000 each,	418
Aggregate amount of the same,	633,025 00
Total number of loans upon real estate,	553
Amount of investments from which no income is received,	16,250 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	132,767 72
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,787 59 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 53,369 60 }	106,157 19
Number of accounts opened during the year ending Oct. 31, 1897,	1,190
Number of accounts closed during the year ending Oct. 31, 1897,	907
Total number of open accounts Oct. 31, 1897,	10,342
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	8,980 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	507,394 61
Number of same,	10,179
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	518,791 85
Number of same,	9,160
Date of examination by commissioner: May 7.	

WARE SAVINGS BANK—WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.*

FREDERICK D. GILMORE, *Treasurer.*

GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK,

WILLIAM S. HYDE,

WILLIAM C. EATON,

FREDERICK D. GILMORE,

FRANK M. SIBLEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$407,500 00	Deposits, . . .	\$3,765,080 69
Bank stock, as per schedule, .	510,284 88	Guaranty fund, .	127,392 36
Loans on bank stock, . . .	2,050 00	Interest account, .	23,343 29
Railroad bonds, as per schedule, .	473,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	300 00	count, . . .	16,156 45
Real estate (for banking pur-			
poses),	6,400 00		
Real estate by foreclosure, . .	39,603 13		
Loans on real estate,	2,176,452 50		
Loans on personal security, . .	213,367 85		
Loans to counties, cities or towns			
(notes),	59,700 00		
Loans on depositors' books, . .	2,105 00		
Deposits in banks, on interest, .	11,385 72		
Deposits in banks, not on interest,	25,800 12		
Expense account,	2,815 95		
Cash on hand,	1,207 64		
	\$3,931,972 79		\$3,931,972 79

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$11,385 72
Ware National Bank, Ware,	25,800 12

Ware Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

4 shares Ware National Bank, Ware,	\$250 00
14 shares Ware National Bank, Ware,	1,300 00
36 shares Globe National Bank, Boston,	500 00

Loan on Railroad Stock:—

2 shares Boston & Albany R.R.,	\$300 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$1,000	\$1,120 00	\$1,000 00
of Boston, Mass., 6s, . . .	1,000	1,135 00	1,000 00
of Brockton, Mass., 5s, . . .	30,000	34,500 00	30,000 00
of Cleveland, Ohio, 5s, . . .	12,000	12,360 00	12,000 00
of Cleveland, Ohio, 6s, . . .	3,000	3,075 00	3,000 00
of Dayton, Ohio, 5s, . . .	15,000	16,575 00	15,000 00*
of Dayton, Ohio, 6s, . . .	67,000	69,680 00	67,000 00*
of Detroit, Mich., 6s, . . .	1,000	1,180 00	1,000 00
of Detroit, Mich., 7s, . . .	21,000	25,145 00	21,000 00
of East Saginaw, Mich., 5s, . . .	15,000	15,150 00	15,000 00
of Fall River, Mass., 6s, . . .	10,000	10,600 00	10,000 00
of Fort Wayne, Ind., 6s, . . .	18,000	18,900 00	18,000 00
of Grand Rapids, Mich., 5s, . . .	30,000	33,900 00	30,000 00
of Lynn, Mass., 4s, . . .	55,000	59,100 00	55,000 00
of Milwaukee, Wis., 5s, . . .	6,000	6,490 00	6,000 00
of New Bedford, Mass., 6s, . . .	3,000	3,195 00	3,000 00
of Pawtucket, R. I., 5s, . . .	20,000	20,500 00	20,000 00*
of Providence, R. I., 6s, . . .	1,000	1,065 00	1,000 00
of Rockford, Ill., 4½s, . . .	12,000	12,960 00	12,000 00
of Springfield, Ohio, 6s, . . .	11,000	11,880 00	11,000 00
District of Columbia 6s, . . .	500	560 00	500 00
District of Columbia 7s, . . .	75,000	85,125 00	75,000 00
	\$407,500	\$444,195 00	\$407,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock N'l Bank, Adams, . .	\$500	\$775 00	\$775 00
40	Miller's River N'l B'k, Athol, .	4,000	8,400 00	7,400 00
68	Atlantic Nat'l Bank, Boston, .	6,800	7,157 00	9,618 50

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$10,750 00	\$11,500 00
33	Blackstone N'l Bank, Boston, .	3,300	2,805 00	3,933 50
215	Boston Nat'l Bank, Boston, .	21,500	19,457 50	24,109 50
141	Continental N'l Bank, Boston, .	14,100	14,417 25	14,977 00
60	Eliot National Bank, Boston, .	6,000	7,065 00	6,960 00
175	First National Bank, Boston, .	17,500	39,287 50	38,425 00
50	Globe National Bank, Boston, .	5,000	4,200 00	4,812 00
117	Merchants' N'l Bank, Boston, .	11,700	17,784 00	15,588 00
81	N'l B'k of Commerce, Boston, .	8,100	8,525 25	9,259 50
73	National Bank of the Common- wealth, Boston, .	7,300	10,366 00	10,303 38
136	N'l B'k of No. America, Boston, .	13,600	12,638 00	14,280 00
110	N'l B'k of Redemption, Boston, .	11,000	12,567 50	12,602 50
156	N'l B'k of the Republic, Boston, .	15,600	21,976 50	20,674 00
42	Nat'l Exchange Bank, Boston, .	4,200	5,334 00	4,757 50
167	National Revere Bank, Boston, .	16,700	13,401 75	20,262 50
34	Nat'l Union Bank, Boston, .	3,400	4,258 50	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,566 00	13,575 00
100	North National Bank, Boston, .	10,000	9,275 00	11,900 00
15	People's N'l Bank, Boston, .	1,500	1,848 75	2,400 00
182	Second National Bank, Boston, .	18,200	32,895 50	28 053 50
118	Shawmut Nat'l Bank, Boston, .	11,800	13,393 00	15,340 00
250	State National Bank, Boston, .	25,000	27,062 50	30,383 50
86	Suffolk Nat'l Bank, Boston, .	8,600	8,815 00	11,267 00
45	Tremont Nat'l Bank, Boston, .	4,500	3,172 50	4,886 00
30	Washington N'l Bank, Boston, .	3,000	2,722 50	3,900 00
150	First N'l Bank, Easthampton, .	15,000	22,500 00	19,500 00
123	City National Bank, Holyoke, .	12,300	14,145 00	13,246 00
10	Leicester N'l Bank, Leicester, .	1,000	1,500 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	7,500 00	7,500 00
10	Southbridge N'l Bank, South- bridge, .	1,000	1,950 00	1,750 00
42	Agawam N'l B'k, Springfield, .	4,200	4,200 00	4,972 00
100	Chapin N'l Bank, Springfield, .	10,000	15,000 00	14,800 00
41	Chicopee N'l B'k, Springfield, .	4,100	7,175 00	6,975 00
37	City Nat'l Bank, Springfield, .	3,700	5,610 00	5,610 00
27	First Nat'l Bank, Springfield, .	2,700	3,915 00	3,915 00
10	Second N'l B'k, Springfield, .	1,000	1,620 00	1,620 00
546	Ware National Bank, Ware, .	54,600	63,290 00	67,166 00
50	City National Bank, Worcester, .	5,000	7,500 00	5,500 00
		\$395,800	\$489,821 50	\$510,284 88

Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$3,000	\$3,120 00	\$3,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,100 00	5,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	25,000	27,500 00	25,000 00
Boston Terminal Co. 3½s, . . .	205,000	214,225 00	205,000 00
Eastern R.R. 6s, . . .	25,000	30,000 00	25,000 00
Maine Central R.R. 7s, . . .	50,000	67,750 00	50,000 00
New Haven & Northampton R.R. 5s, . . .	50,000	57,250 00	50,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	10,000	11,750 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	80,000	98,400 00	80,000 00
Troy & Boston R.R. 7s, . . .	20,000	30,000 00	20,000 00
	\$473,000	\$545,095 00	\$473,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,385 72	2 per cent.	\$1,702,398 66	5 per cent.	\$675,764 07	5½ per cent.
36,000 00	3½ “	3,550 00	5½ “	12,562 62	6 “
23,700 00	4 “				

Amount invested in real estate for banking purposes,	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	5,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	39,603 13
Assessed value of the same,	30,184 00
Net income received from same during year ending Oct. 31, 1897, . . .	762 24
Number of loans which are of an amount not exceeding \$3,000 each, 693	
Aggregate amount of the same,	715,429 36
Total number of loans upon real estate,	820
Amount of investments from which no income is received,	4,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	191,193 33
Times for the dividends fixed by the by-laws: January 3 and July 3.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$75,852 61 } during the year ending Oct. 31, 1897, . . . { 2½ per cent., 77,075 23 }	152,927 84
Number of accounts opened during the year ending Oct. 31, 1897, . . .	918
Number of accounts closed during the year ending Oct. 31, 1897, . . .	690
Total number of open accounts Oct. 31, 1897,	7,928

Ware Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$8,543 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	429,945 68
Number of same,	4,996
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	452,240 66
Number of same,	4,489
Date of examination by commissioner: May 14.	

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WAREHAM SAVINGS BANK—WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 27.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$56,000 00	Deposits,	\$736,317 44
Bank stock, as per schedule, .	158,191 18	Guaranty fund, .	30,400 00
Railroad bonds, as per schedule, .	100,475 00	Interest account, .	16,973 16
Loans on railroad stock, . . .	5,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	91,536 21	count,	3,116 90
Loans on real estate,	151,038 23	Suspense account, .	771 08
Loans on personal security, . .	154,489 70	Rent account, . . .	1,261 86
Loans to counties, cities or towns			
(notes),	58,939 18		
Deposits in banks, on interest, .	10,000 00		
Deposits in banks, not on interest,	1,535 33		
Expense account,	417 67		
Taxes paid,	1,217 94		
	\$788,840 44		\$788,840 44

Cash on Deposit in Banks, amount in each:—

National Bank of Wareham, Wareham,	\$1,535 33
Boston Safe Deposit and Trust Company, Boston,	10,000 00

Loan on Railroad Stock:—

30 shares New York, New Haven & Hartford R.R.,	\$5,000 00*
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* This loan, in excess of the limit, has since been paid.

Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s, . . .	\$6,000	\$6,720 00	\$6,000 00
of Cleveland, Ohio, 6s, . . .	10,000	10,550 00	10,000 00
of Everett, Mass., 4s, . . .	10,000	10,625 00	10,000 00
of Malden, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Manchester, N. H., 4s, . . .	10,000	10,000 00	10,000 00
of Portsmouth, N. H., 4s, . . .	2,000	2,000 00	2,000 00
of Quincy, Mass., 6s, . . .	3,000	3,120 00	3,000 00
County of Middlesex, Mass., 4s, . .	10,000	10,000 00	10,000 00
	\$56,000	\$58,015 00	\$56,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Andover N'l B'k, Andover, . . .	\$300	\$330 00	\$322 50
41	Atlantic Nat'l Bank, Boston, . .	4,100	4,305 00	4,679 26
100	Atlas National Bank, Boston, . .	10,000	10,700 00	11,838 01
66	Blackstone Nat'l Bank, Boston, .	6,600	5,610 00	10,174 80
131	Boylston Nat'l Bank, Boston, . .	13,100	15,589 00	11,737 70
20	First Nat'l Bank, Boston, . . .	2,000	4,480 00	2,090 00
100	Merchants' Nat'l Bank, Boston, .	10,000	15,100 00	10,949 84
50	N'l B'k of Commerce, Boston, . .	5,000	5,250 00	7,053 50
75	N'l B'k of No. America, Boston, .	7,500	6,975 00	6,993 68
30	N'l B'k of the Republic, Boston, .	3,000	4,200 00	3,135 00
50	National City Bank, Boston, . .	5,000	3,350 00	5,225 00
100	National Eagle Bank, Boston, . .	10,000	7,500 00	11,068 14
7	Nat'l Exchange Bank, Boston, . .	700	889 00	731 50
45	Nat'l Revere Bank, Boston, . . .	4,500	3,600 00	5,196 78
66	Nat'l Webster Bank, Boston, . . .	6,600	6,732 00	7,615 59
74	Second National Bank, Boston, .	7,400	12,950 00	7,572 32
100	Shawmut Nat'l Bank, Boston, . .	10,000	11,100 00	10,450 00
66	Shoe & Leather N'l B'k, Boston, .	6,600	6,072 00	6,897 00
66	Suffolk Nat'l Bank, Boston, . . .	6,600	6,732 00	8,744 80
50	Falmouth N'l Bank, Falmouth, .	5,000	5,250 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	5,000 00	2,612 50
179	National Bank of Wareham, Wareham,	17,900	19,690 00	17,674 98
		\$144,400	\$161,404 00	\$158,191 18

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,125 00	\$4,975 00
Boston & Maine R.R. 4s,	10,000	10,700 00	10,000 00
Boston & Providence R.R. 4s,	5,000	5,300 00	5,000 00
Concord & Montreal R.R. 4s,	10,000	10,400 00	10,000 00
Connecticut River R.R. 4s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4½s,	10,000	10,900 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,237 50	10,000 00
Maine Central R.R. 7s,	11,000	14,905 00	11,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,550 00	9,500 00
Old Colony R.R. 4s,	15,000	16,050 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,400 00	10,000 00
	\$101,000	\$109,967 50	\$100,475 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	2 per cent.	\$1,350 00	4½ per cent.	\$1,900 00	7 per cent.
4,000 00	3½ “	55,129 18	4½ “	280 00	7.3 “
28,000 00	3¾ “	92,100 00	5 “	1,152 23	8 “
103,095 70	4 “	82,460 00	6 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$91,536 21
Assessed value of the same,	83,700 00
Net income received from same during year ending Oct. 31, 1897,	2,533 13
Number of loans which are of an amount not exceeding \$3,000 each,	137
Aggregate amount of the same,	122,318 37
Total number of loans upon real estate,	93
Amount of investments from which no income is received,	6,157 60
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	34,080 39
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,675 75 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 14,080 89 }	27,756 64
Number of accounts opened during the year ending Oct. 31, 1897,	295
Number of accounts closed during the year ending Oct. 31, 1897,	241
Total number of open accounts Oct. 31, 1897,	2,148

Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$1,630 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	110,143 00
Number of same,	1,122
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	108,222 67
Number of same,	1,041
Date of examination by commissioner: July 19.	

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

WILLIAM A. JENKS, *President.*

FREDERICK W. KIMBALL, *Treasurer.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. B. RAMSDELL,

FREDERICK W. KIMBALL,

MARCUS BURROUGHS,

EDGAR J. BUCK,

EDWARD FAIRBANKS.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$39,739 50	Deposits,	\$372,174 60
Loans on bank stock,	5,000 00	Guaranty fund, . .	8,261 85
Railroad bonds, as per schedule, .	3,500 00	Interest account, . .	14 17
Loans on real estate,	252,826 04	Profit and loss account,	5,076 61
Loans on personal security, . .	32,591 23		
Loans to counties, cities or towns (notes),	11,620 00		
Deposits in banks, on interest, .	38,712 32		
Expense account,	81 04		
Cash on hand,	1,457 10		
	<hr/>		<hr/>
	\$385,527 23		\$385,527 23

Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield,	\$9,795 52
Pynchon National Bank, Springfield,	14,810 78
Springfield Safe Deposit and Trust Company, Springfield,	14,088 83
First National Bank, Worcester,	17 19

Loan on Bank Stock:—

30 shares Springfield Safe Deposit and Trust Company, Springfield,	}	\$5,000 00
20 shares Greylock National Bank, Adams,		

Warren Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	\$300	\$315 00	\$343 50
5	Nat'l Webster Bank, Boston, .	500	510 00	598 00
15	North National Bank, Boston,	1,500	1,380 00	2,085 00
6	Tremont Nat'l Bank, Boston, .	600	504 00	672 00
6	Conway Nat'l Bank, Conway, .	600	750 00	750 00
10	City National Bank, Holyoke, .	1,000	1,050 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke, .	1,000	1,550 00	1,600 00
10	Home Nat'l B'k, Holyoke, .	1,000	1,180 00	1,030 00
15	Pittsfield N'l Bank, Pittsfield, .	1,500	2,325 00	3,125 00
16	Agawam N'l B'k, Springfield,	1,600	1,200 00	1,920 00
30	City Nat'l Bank, Springfield, .	3,000	4,425 00	4,100 00
39	First Nat'l Bank, Springfield, .	3,900	4,368 00	5,607 00
14	Second N'l B'k, Springfield, .	1,400	1,890 00	2,240 00
10	Citizens' N'l Bank, Worcester,	1,000	1,300 00	1,250 00
40	First Nat'l B'k, Worcester, .	4,000	6,800 00	8,000 00
24	Quinsigamond National Bank, Worcester,	2,400	3,480 00	2,991 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	2,303 00
		\$26,900	\$35,347 00	\$39,739 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$1,000	\$1,020 00	\$1,000 00
Maine Central R.R. 6s, . . .	500	530 00	500 00
Salem & Lowell R.R. 6s, . . .	2,000	2,040 00	2,000 00
	\$3,500	\$3,590 00	\$3,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17 19 50,315 13	2 per cent. 4 “	\$213,504 04 49,565 23	5 per cent. 5½ “	\$27,348 00	6 per cent.

Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	149	
Aggregate amount of the same,		\$187,662 27
Total number of loans upon real estate,	148	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897.		18,582 41
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$6,868 65	13,810 73
during the year ending Oct. 31, 1897, { 2 per cent.,	6,942 08	
Number of accounts opened during the year ending Oct. 31, 1897,	244	
Number of accounts closed during the year ending Oct. 31, 1897,	254	
Total number of open accounts Oct. 31, 1897,	1,582	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		1,091 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		94,486 66
Number of same,	1,387	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		106,864 62
Number of same,	1,337	
Date of examination by commissioner: August 23.		

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 45.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUFUS H. BROWN, NATHANIEL SYMONDS,
FRANK W. STANLEY, LEVERETT POOR,
WARREN SHAW.

Open for business every business day, 8.30 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$537,866 25	Deposits, . . .	\$2,544,544 49
Loans on public funds, . . .	4,000 00	Guaranty fund, . .	127,000 00
Bank stock, as per schedule, .	262,772 62	Profit and loss ac-	
Loans on bank stock, . . .	25,500 00	count, . . .	79,532 96
Railroad bonds, as per schedule,	363,750 00		
Bank room and fixtures, . . .	8,400 00		
Real estate by foreclosure, . . .	11,591 41		
Loans on real estate, . . .	878,207 00		
Loans on personal security, . .	628,423 23		
Loans to counties, cities or towns			
(notes),	2,700 00		
Deposits in banks, on interest, .	23,494 27		
Taxes and insurance paid, . . .	1,263 75		
Cash on hand,	3,108 92		
	<u>\$2,751,077 45</u>		<u>\$2,751,077 45</u>

Cash on Deposit in Bank :—

Warren National Bank, Peabody, \$23,494 27

Loan on Public Funds :—

\$2,000 United States 4s, }
2,000 City of Springfield, Mass., 6s, } \$4,000 00

Warren Five Cents Savings Bank, Peabody—Continued.

Loans on Bank Stock, amount on each:—

175 shares Fourth National Bank, Boston,	\$16,500 00
18 shares Warren National Bank, Peabody,	}
2 shares South Danvers National Bank, Peabody,	
15 shares Continental National Bank, Boston,	
8 shares Blackstone National Bank, Boston,	
8 shares Tremont National Bank, Boston,	
3 shares National Webster Bank, Boston,	
8 shares Manufacturers' National Bank, Boston,	
8 shares National Hide and Leather Bank, Boston,	
10 shares First National Bank, Lynn,	
5 shares First National Bank, Salem,	}
4 shares Mercantile National Bank, Salem,	
5 shares Salem National Bank, Salem,	
6 shares Naumkeag National Bank, Salem,	
7 shares National Exchange Bank, Salem,	
31 shares Asiatic National Bank, Salem,	
	9,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$24,500	\$26,482 50	\$24,500 00
of Cleveland, Ohio, 6s,	1,000	1,005 00	1,000 00
of Dayton, Ohio, 5s,	32,000	35,465 00	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,450 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,080 00	1,000 00
of Fall River, Mass., 6s,	9,000	9,450 00	8,853 75
of Fort Wayne, Ind., 4½s,	15,000	16,125 00	15,000 00
of Grand Rapids, Mich., 4½s,	26,000	28,290 00	26,000 00
of Holyoke, Mass., 6s,	15,000	15,850 00	15,000 00
of Kansas City, Mo., 4½s,	50,000	55,000 00	50,000 00
of Lawrence, Mass., 6s,	20,000	21,200 00	20,000 00
of Lewiston, Me., 6s,	10,000	10,750 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	54,072 50	48,000 00
of Newton, Mass., 6s,	3,000	3,465 00	3,000 00
of Peoria, Ill., 4½s,	19,500	20,655 00	19,500 00
of Portland, Me., 6s,	10,000	12,150 00	9,512 50
of Providence, R. I., 5s,	30,000	33,590 00	30,000 00
of Providence, R. I., 6s,	5,000	5,325 00	5,000 00
of Rockford, Ill., 5s,	15,500	16,507 50	15,500 00
of Saginaw, Mich., 4½s,	24,000	25,740 00	24,000 00
of Saginaw, Mich., 5s,	24,000	25,800 00	24,000 00
of Scranton, Pa., 4½s,	30,000	33,005 00	30,000 00
of Springfield, Ohio, 5s,	20,000	22,925 00	20,000 00
of Terre Haute, Ind., 4s,	10,000	10,200 00	10,000 00
of Waterbury, Conn., 4s,	15,000	15,900 00	15,000 00
of Youngstown, Ohio, 5s,	30,000	33,425 00	30,000 00
Town of Abington, Mass., 4s,	10,000	10,750 00	10,000 00
of Beverly, Mass., 4s,	8,000	8,520 00	8,000 00
of Dalton, Mass., 4s,	15,000	15,900 00	15,000 00
of Stoughton, Mass., 4s,	8,000	8,550 00	8,000 00
	\$538,500	\$587,627 50	\$537,866 25

* Legal investments when made.

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$11,235 00	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	17,655 00	16,500 00
67	Blackstone N'l Bank, Boston, .	6,700	5,695 00	6,700 00
65	Boston National Bank, Boston, .	6,500	5,850 00	6,500 00
61	Columbian Nat'l Bank, Boston, .	6,100	5,063 00	6,100 00
37	Continental N'l Bank, Boston, .	3,700	3,774 00	3,700 00
100	Eliot National Bank, Boston, .	10,000	11,700 00	10,000 00
50	Everett National Bank, Boston, .	5,000	4,450 00	5,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	12,500 00	10,000 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
25	Globe National Bank, Boston, .	2,500	2,100 00	2,500 00
25	Hamilton Nat'l Bank, Boston, .	2,500	2,525 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,106 00	7,089 00
126	Lincoln Nat'l Bank, Boston, .	12,600	8,190 00	12,600 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,000 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	6,955 00	10,700 00
120	Massachusetts N'l B'k, Boston, .	12,000	9,120 00	12,000 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,550 00	5,000 00
22	Mt. Vernon Nat'l B'k, Boston, .	2,200	2,200 00	2,200 00
50	National Bank of the Commonwealth, Boston, .	5,000	7,050 00	4,996 25
72	N'l B'k of No. America, Boston, .	7,200	6,624 00	7,200 00
48	N'l B'k of Redemption, Boston, .	4,800	5,472 00	4,800 00
50	N'l B'k of the Republic, Boston, .	5,000	7,000 00	5,000 00
60	National City Bank, Boston, .	6,000	4,020 00	6,000 00
80	Nat'l Exchange Bank, Boston, .	8,000	10,160 00	8,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	10,500 00	9,950 00
98	National Revere Bank, Boston, .	9,800	7,840 00	9,800 00
94	Nat'l Webster Bank, Boston, .	9,400	9,588 00	9,400 00
35	New England N'l B'k, Boston, .	3,500	5,145 00	3,500 00
6	North National Bank, Boston, .	600	552 00	600 00
84	Shawmut Nat'l Bank, Boston, .	8,400	9,324 00	8,400 00
90	Shoe & Leather N'l B'k, Boston, .	9,000	8,280 00	8,983 00
27	Suffolk National Bank, Boston, .	2,700	2,754 00	2,700 00
50	Tremont Nat'l Bank, Boston, .	5,000	3,500 00	5,000 00
5	Washington N'l Bank, Boston, .	500	495 00	500 00
27	Winthrop Nat'l B'k, Boston, .	2,700	3,537 00	2,700 00
48	N'l Grand Bank, Marblehead, .	4,800	5,376 00	4,595 00
28	South Danvers Nat'l Bank, Peabody, .	2,800	3,248 00	2,800 00
87	Warren Nat'l Bank, Peabody, .	8,700	10 614 00	8,700 00
100	Asiatic National Bank, Salem, .	3,000	2,800 00	3,000 00
11	Merchants' Nat'l Bank, Salem, .	550	759 00	550 00
9	Nat'l Exchange Bank, Salem, .	900	810 00	900 00
		\$263,150	\$262,366 00	\$262,772 62

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, . . .	\$25,000	\$26,000 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,700 00	10,000 00
Boston & Maine R.R. 4½s, . . .	30,000	35,925 00	30,000 00
Cheshire R.R. 6s, . . .	10,000	10,150 00	10,000 00
Concord & Montreal R.R. 4s, . . .	40,000	41,600 00	40,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	21,400 00	20,000 00
Eastern R.R. 6s, . . .	5,000	6,000 00	4,750 00
Fitchburg R.R. 5s, . . .	47,000	51,352 50	47,000 00
Maine Central R.R. 4½s, . . .	23,000	25,070 00	23,000 00
Maine Central R.R. 6s, . . .	2,000	2,120 00	2,000 00
Maine Central R.R. 7s, . . .	15,000	20,325 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	35,000	39,200 00	35,000 00
Portland & Ogdensburg R.R. 6s, .	20,000	21,200 00	20,000 00
Portland & Rumford Falls R.R. 4s, .	15,000	15,525 00	15,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	25,000	29,375 00	25,000 00
Upper Coos R.R. 4½s, . . .	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	12,000	12,840 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,400 00	20,000 00
	\$364,000	\$401,082 50	\$363,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,223 23	0 per cent.	\$112,500 00	4½ per cent.	\$175,985 00	5½ per cent.
23,494 27	2½ “	118,300 00	4½ “	92,485 00	6 “
291,500 00	4 “	20,000 00	4¾ “	600 00	6½ “
70,000 00	4½ “	644,237 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$11,591 41
Assessed value of same,	9,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	231
Aggregate amount of the same,	262,797 00
Total number of loans upon real estate,	292
Amount of investments from which no income is received,	24,791 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	128,595 16
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,845 66 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 48,635 41 }	96,481 07
Number of accounts opened during the year ending Oct. 31, 1897,	597
Number of accounts closed during the year ending Oct. 31, 1897,	493
Total number of open accounts Oct. 31, 1897,	5,720

Warren Five Cents Savings Bank, Peabody — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$6,254 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	280,396 80
Number of same,	3,524
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	290,522 12
Number of same,	3,510
Date of examination by commissioner: February 8.	

**WARREN INSTITUTION FOR SAVINGS — (CHARLES-
TOWN DISTRICT) BOSTON.**

Incorporated Feb. 21, 1829. Present number of corporators, 92.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER,

THOMAS R. B. EDMANDS,

NELSON BARTLETT,

JOHN TURNER,

JOHN STOWELL,

CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesdays and
Saturdays, 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,565,060 00	Deposits,	\$8,948,767 34
Bank stock, as per schedule, .	196,000 00	Guaranty fund, . .	450,000 00
Loans on bank stock,	20,000 00	Profit and loss ac-	
Railroad bonds, as per schedule,	750,000 00	count,	162,290 16
Real estate (for banking pur-			
poses),	50,000 00		
Loans on real estate,	4,815,380 00		
Loans on personal security, . .	1,690,000 00		
Loans to counties, cities or towns			
(notes),	82,200 00		
Deposits in banks, on interest, .	376,400 22		
Expense account,	11,878 18		
Taxes paid,	100 52		
Cash on hand,	4,038 58		
	\$9,561,057 50		\$9,561,057 50

Cash on Deposit in Banks, amount in each:—

Bunker Hill National Bank, Charlestown,	\$205,204 62
Second National Bank, Boston,	171,175 60

Loan on Bank Stock:—

232 shares Cambridge National Bank, East Cambridge,	\$20,000 00
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Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$5,000	\$5,075 00	\$5,000 00
of Boston, Mass., 4s, . . .	200,000	219,750 00	200,000 00
of Brockton, Mass., 4s, . . .	50,000	53,000 00	50,000 00
of Chelsea, Mass., 4s, . . .	34,000	35,700 00	34,000 00
of Dayton, Ohio, 4s, . . .	50,000	50,500 00	50,000 00*
of Everett, Mass., 4s, . . .	30,000	32,250 00	30,000 00
of Hartford, Conn., 4s, . . .	50,000	55,250 00	50,000 00
of Haverhill, Mass., 4s, . . .	50,000	54,125 00	50,000 00
of Lynn, Mass., 4s, . . .	86,000	91,590 00	86,000 00
of Malden, Mass., 4s, . . .	25,000	25,250 00	25,000 00
of New Bedford, Mass., 4s, . . .	14,000	14,315 00	14,000 00
of New York, N. Y., 6s, . . .	100,000	109,000 00	100,000 00
of Northampton, Mass., 4s, . . .	50,000	50,375 00	50,000 00
of Somerville, Mass., 4s, . . .	16,000	16,480 00	16,000 00
of Youngstown, Ohio, 6s, . . .	3,060	3,182 40	3,060 00
Town of Braintree, Mass., 4s, . . .	50,000	53,250 00	50,000 00
of Canton, Mass., 4s, . . .	42,000	43,470 00	42,000 00
of Cranston, R. I., 4s, . . .	50,000	52,750 00	50,000 00
of Reading, Mass., 4s, . . .	80,000	84,000 00	80,000 00
of Southbridge, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Wellesley, Mass., 4s, . . .	5,000	5,225 00	5,000 00
of Weymouth, Mass., 4s, . . .	100,000	106,000 00	100,000 00
United States 4s,	450,000	537,500 00	450,000 00
	\$1,565,060	\$1,723,037 40	\$1,565,060 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$9,630 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston, .	20,000	39,000 00	20,000 00
158	Eliot Nat'l Bank, Boston, . . .	15,800	18,486 00	15,800 00
60	Everett National Bank, Boston, .	6,000	5,340 00	6,000 00
100	Howard Nat'l Bank, Boston, . . .	10,000	8,600 00	10,000 00
55	Massachusetts N'l B'k, Boston, .	5,500	4,180 00	5,500 00
20	National City Bank, Boston, . . .	2,000	1,340 00	2,000 00
75	National Eagle Bank, Boston, . .	7,500	5,625 00	7,500 00
150	N'l Hide & Leather B'k, Boston, .	15,000	15,750 00	15,000 00
200	National Union Bank, Boston, . .	20,000	25,000 00	20,000 00
67	Nat'l Webster Bank, Boston, . . .	6,700	6,834 00	6,700 00
116	New England N'l B'k, Boston, . .	11,600	17,052 00	11,600 00
43	Second National Bank, Boston, .	4,300	7,525 00	4,300 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Shoe & Leather N'l B'k, Boston,	\$5,000	\$4,600 00	\$5,000 00
118	State National Bank, Boston, .	11,800	12,744 00	11,800 00
332	Third National Bank, Boston,	33,200	29,880 00	33,200 00
54	Tremont Nat'l Bank, Boston, .	5,400	3,780 00	5,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,930 00	3,000 00
42	Naumkeag N'l Bank, Salem, .	4,200	5,250 00	4,200 00
		\$196,000	\$224,546 00	\$196,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$100,000	\$102,750 00	\$100,000 00
Boston & Maine R.R. 4s, . . .	100,000	106,500 00	100,000 00
Boston & Providence R.R. 4s, . .	50,000	53,000 00	50,000 00
Boston Terminal Company 3½s, . .	200,000	206,000 00	200,000 00
Concord & Montreal R.R. 4s, . .	50,000	52,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	53,500 00	50,000 00
Fitchburg R.R. 4s,	100,000	102,000 00	100,000 00
Old Colony R.R. 4s,	50,000	53,000 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	53,500 00	50,000 00
	\$750,000	\$782,750 00	\$750,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$376,400 22	2 per cent.	\$226,700 00	4½ per cent.	\$146,150 00	6 per cent.
50,000 00	3 “	981,250 00	4½ “	4,200 00	6½ “
90,000 00	3½ “	1,880,280 00	5 “	67,750 00	7 “
75,000 00	3½ “	87,350 00	5½ “	500 00	7½ “
2,998,400 00	4 “				

Warren Institution for Savings, etc., Boston — Concluded.

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	52,800 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,680 12
Number of loans which are of an amount not exceeding \$3,000 each, 587	
Aggregate amount of the same,	915,150 00
Total number of loans upon real estate,	831
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	423,244 79
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$165,300 73 } during the year ending Oct. 31, 1897, . . . { 2 per cent., * 166,000 00 }	331,300 73
Number of accounts opened during the year ending Oct. 31, 1897, . . .	1,669
Number of accounts closed during the year ending Oct. 31, 1897, . . .	1,115
Total number of open accounts Oct. 31, 1897,	19,702
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	15,457 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,147,759 00
Number of same,	12,708
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,056,652 99
Number of same,	11,480
Date of examination by commissioner: May 6.	

* Estimated.

WASHINGTON SAVINGS INSTITUTION—LOWELL.

Incorporated May 23, 1892. Present number of corporators, 26.

JOHN J. DONOVAN, *President.*

GEO. M. HARRIGAN, *Treasurer.*

GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. DONOVAN,
WM. J. COUGHLIN,
PATRICK GILBRIDE,
JOHN J. HOGAN,

DENIS MURPHY,
THOMAS C. LEE,
PETER F. CONATON,
PATRICK O'HEARN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$276,143 00	Deposits, . . .	\$415,234 63
Loans on personal security, . .	117,500 00	Guaranty fund, . .	3,750 00
Deposits in banks, on interest, .	16,559 85	Interest account, . .	5,131 21
Expense account, . . .	573 99		
Cash on hand, . . .	13,339 00		
	\$424,115 84		\$424,115 84

Cash on Deposit in Bank :—

Lowell Trust Company, Lowell, \$16,559 85

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,559 85	2 per cent.	\$2,800 00	5½ per cent.	\$8,000 00	7 per cent.
204,260 00	5 “	178,583 00	6 “		

Washington Savings Institution, Lowell — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	161	
Aggregate amount of the same,		\$204,493 00
Total number of loans upon real estate,	172	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		18,105 10
Times for the dividends fixed by the by-laws: second Saturday in February and August.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$6,529 61 }	13,708 67
during the year ending Oct. 31, 1897, { 2 per cent.,	7,179 06 }	
Number of accounts opened during the year ending Oct. 31, 1897,	429	
Number of accounts closed during the year ending Oct. 31, 1897,	325	
Total number of open accounts Oct. 31, 1897,	1,307	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		2,298 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		169,237 62
Number of same,	2,630	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		122,902 00
Number of same,	1,661	
Date of examination by commissioner: July 22.		

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 29.

ALBERT O. DAVIDSON, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT O. DAVIDSON,

WM. H. INGRAHAM,

CHESTER SPRAGUE.

Open for business every business day, 9 A.M. to 12 M.; also Thursdays, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$90,850 00	Deposits, . . .	\$756,045 39
Bank stock, as per schedule, .	38,473 25	Guaranty fund, .	19,430 00
Railroad bonds, as per schedule,	81,100 00	Interest account, .	20,827 37
Real estate (for banking purposes),	30,500 00		
Loans on real estate,	424,274 00		
Loans on personal security, .	53,000 00		
Loans to counties, cities or towns (notes),	41,000 00		
Deposits in banks, on interest, .	35,747 29		
Expense account,	119 08		
Cash on hand,	1,239 14		
	<u>\$796,302 76</u>		<u>\$796,302 76</u>

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$10,298 89
Union Market National Bank, Watertown,	25,448 40

Watertown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,310 00	\$2,000 00
of Boston, Mass., 6s,	1,000	1,135 00	1,000 00
of Cambridge, Mass., 6s,	6,000	7,020 00	6,000 00
of Fall River, Mass., 4½s,	5,000	5,550 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	10,950 00	11,000 00
of Lawrence, Mass., 4s,	5,000	5,150 00	5,000 00
of Medford, Mass., 4s,	5,000	5,395 00	5,000 00
of Minneapolis, Minn., 4½s,	10,000	11,100 00	11,000 00
of Newton, Mass., 5s,	2,000	2,230 00	2,000 00
of Newton, Mass., 6s,	1,000	1,160 00	1,000 00
of Quincy, Mass., 4s,	5,000	5,272 50	5,000 00
of Waltham, Mass., 4s,	5,000	5,400 00	5,000 00
Town of Arlington, Mass., 4s,	5,000	5,250 00	5,000 00
of Belmont, Mass., 4s,	15,000	16,125 00	16,000 00
of Great Barrington, Mass., 4s,	5,000	5,375 00	5,000 00
United States 4s,	5,000	6,400 00	5,850 00
	\$87,000	\$95,822 50	\$90,850 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boston Nat'l Bank, Boston,	\$2,500	\$2,250 00	\$2,800 00
20	Central Nat'l Bank, Boston,	2,000	2,140 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,100 00	5,600 00
25	Globe Nat'l Bank, Boston,	2,500	2,100 00	2,600 00
12	Hancock Nat'l Bank, Boston,	1,200	480 00	1,227 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	3,952 00	5,900 00
20	Metropolitan N'l Bank, Boston,	2,000	1,800 00	2,140 00
5	National Bank of the Common- wealth, Boston,	500	725 00	676 25
20	N'l B'k of No. America, Boston,	2,000	1,860 00	2,155 00
20	National Eagle Bank, Boston,	2,000	1,500 00	2,200 00
10	Nat'l Exchange Bank, Boston,	1,000	1,270 00	1,275 00
40	Third National Bank, Boston,	4,000	3,600 00	4,000 00
20	Winthrop N'l Bank, Boston,	2,000	2,620 00	2,300 00
12	Union Market Bank, Boston,	1,200	1,500 00	1,700 00
		\$35,100	\$32,897 00	\$38,473 25

Watertown Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,260 00	\$2,000 00
Boston & Maine R.R. 4s,	3,000	3,210 00	3,000 00
Cheshire R.R. 6s,	1,000	1,015 00	1,000 00
Concord & Montreal R.R. 4s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 4s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 5s,	3,000	3,285 00	3,000 00
Maine Central R.R. 4s,	3,000	3,090 00	3,000 00
Maine Central R.R. 4½s,	10,000	10,900 00	10,000 00
Maine Central R.R. 7s,	10,000	13,550 00	12,000 00
N. Y. & N. E. R.R. (terminal) 4s,	15,000	16,800 00	16,100 00
Upper Coos R.R. 4½s,	6,000	6,540 00	6,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,350 00	5,000 00
	\$78,000	\$86,700 00	\$81,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,298 89	2 per cent.	\$5,000 00	4½ per cent.	\$58,300 00	6 per cent.
25,448 40	2½ “	318,124 00	5 “	400 00	6½ “
36,000 00	4 “	66,475 00	5½ “	1,475 00	7 “
32,500 00	4½ “				

Amount invested in real estate for banking purposes,	\$30,500 00
Estimated value of the same,	31,500 00
Assessed value of the same,	22,250 00
Net income received from same during year ending Oct. 31, 1897,	909 72
Number of loans which are of an amount not exceeding \$3,000 each, 113	
Aggregate amount of the same,	176,405 00
Total number of loans upon real estate,	148
Amount of investments from which no income is received,	1,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	34,523 44
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,207 88 } during the year ending Oct. 31, 1897, { 2 per cent., 13,806 49 }	27,014 37
Number of accounts opened during the year ending Oct. 31, 1897,	449
Number of accounts closed during the year ending Oct. 31, 1897,	248
Total number of open accounts Oct. 31, 1897,	2,544

Watertown Savings Bank—Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$2,229 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	186,732 54
Number of same,	2,922
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	137,198 95
Number of same,	2,083
Date of examination by commissioner: January 8.	

WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 44.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING,

ERASTUS ALTON,

LYMAN R. EDDY,

E. P. MORTON,

B. B. MURDOCK.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$90,000 00	Deposits, . . .	\$1,269,808 10
Bank stock, as per schedule, .	84,950 00	Guaranty fund, .	45,200 00
Loans on bank stock, . . .	800 00	Interest account, .	22,669 72
Railroad bonds, as per schedule, .	190,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	4,000 00	count, . . .	23,474 81
Loans on real estate, . . .	797,905 00		
Loans on personal security, . .	146,458 35		
Loans to counties, cities or towns			
(notes),	15,500 00		
Deposits in banks, on interest, .	29,888 42		
Expense account,	868 72		
Cash on hand,	782 14		
	<u>\$1,361,152 63</u>		<u>\$1,361,152 63</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Webster,	\$14,868 51
First National Bank, Worcester,	15,019 91

Loan on Bank Stock : —

16 shares First National Bank, Webster,	\$800 00
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Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . .	\$10,000	\$10,450 00	\$10,000 00
of Dayton, Ohio, 5s,	10,000	11,700 00	10,000 00*
of Haverhill, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Milwaukee, Wis., 5s, . . .	20,000	22,700 00	20,000 00
of Pawtucket, R. I., 5s,	5,000	5,100 00	5,000 00*
Town of Webster, Mass., 4s, . .	30,000	31,650 00	30,000 00
District of Columbia 7s, . . .	5,000	5,675 00	5,000 00
	\$90,000	\$98,075 00	\$90,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	\$4,000	\$4,280 00	\$4,000 00
35	Blackstone Nat'l Bank, Boston,	3,500	2,975 00	3,500 00
20	Boylston N'l Bank, Boston, . .	2,000	2,380 00	2,000 00
10	Eliot Nat'l Bank, Boston, . . .	1,000	1,170 00	1,000 00
66	Lincoln Nat'l Bank, Boston, . .	6,600	4,290 00	6,600 00
10	Merchants' Nat'l B'k, Boston, .	1,000	1,510 00	1,000 00
2	National City Bank, Boston, . .	200	165 00	200 00
10	National Eagle Bank, Boston, . .	1,000	750 00	1,000 00
4	N'l Hide & Leather B'k, Boston,	400	420 00	400 00
40	National Revere Bank, Boston,	4,000	3,200 00	4,000 00
43	Nat'l Webster Bank, Boston, . .	4,300	4,400 00	4,300 00
25	Old Boston N'l Bank, Boston, . .	2,500	2,575 00	2,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,900 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,200 00	2,000 00
10	State National Bank, Boston, . .	1,000	1,080 00	1,000 00
15	First National Bank, Barre, . . .	1,500	1,250 00	1,500 00
7½	Grafton Nat'l Bank, Grafton, . .	750	600 00	750 00
6	Millbury N'l Bank, Millbury, . .	600	630 00	600 00
10	First N'l Bank, Newburyport, . .	1,000	1,300 00	1,000 00
20	First N'l B'k, Norwich, Conn.,	2,000	2,000 00	2,000 00
3	Southbridge N'l Bank, South- bridge,	300	400 00	300 00
152	First National Bank, Webster,	15,200	17,100 00	15,200 00
23	City Nat'l Bank, Worcester, . . .	2,300	3,335 00	2,300 00
12	First Nat'l Bank, Worcester, . .	1,200	2,040 00	1,200 00
50	Mechanics' N'l B'k, Worcester,	5,000	4,225 00	5,000 00
61	Quinsigamond National Bank, Worcester,	6,100	8,845 00	6,100 00
80	Worcester N'l B'k, Worcester,	8,000	11,600 00	8,000 00
		\$84,950	\$90,620 00	\$84,950 00

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$12,000	\$13,560 00	\$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,100 00	5,000 00
Boston & Maine R.R. 4s,	20,000	21,400 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	12,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,600 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,175 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,600 00	10,000 00
Maine Central R.R. 4½s,	10,000	10,900 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,350 00	5,000 00*
Portsmouth, Great Falls & Conway R.R. 4½s,	13,000	15,275 00	13,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	30,750 00	25,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,900 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,700 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,600 00	20,000 00
	\$190,000	\$209,510 00	\$190,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,888 42	3 per cent.	\$3,000 00	4½ per cent.	\$9,000 00	5½ per cent.
11,500 00	4 “	435,163 00	5 “	477,000 35	5½ “
25,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$4,000 00
 Assessed value of the same, 1,600 00
 Number of loans which are of an amount not exceeding \$3,000 each, 547
 Aggregate amount of the same, 462,307 77
 Total number of loans upon real estate, 547
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 62,276 50
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$23,234 18 }
 during the year ending Oct. 31, 1897, { 2 per cent., 23,637 26 } 46,871 44
 Number of accounts opened during the year ending Oct. 31, 1897, . 416
 Number of accounts closed during the year ending Oct. 31, 1897, . 324
 Total number of open accounts Oct. 31, 1897, 4,083

Webster Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$2,734 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	201,980 35
Number of same,	3,117
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	187,128 44
Number of same,	2,279
Date of examination by commissioner: June 8.	

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 49.

SIMEON ATWOOD, *President.*

THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SIMEON ATWOOD,
JOHN SWETT,

ISAIAH C. YOUNG,
TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$90,910 00	Deposits,	\$469,385 05
Bank stock, as per schedule, .	134,289 08	Guaranty fund, . .	23,718 00
Railroad bonds, as per schedule, .	151,116 28	Profit and loss account,	6,890 67
Real estate (for banking purposes),	3,055 46		
Real estate by foreclosure, . .	200 00		
Loans on real estate,	69,590 46		
Loans on personal security, . .	35,453 21		
Loans to counties, cities or towns (notes),	8,900 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	4,664 29		
Cash on hand,	1,714 94		
	<u>\$499,993 72</u>		<u>\$499,993 72</u>

Cash on Deposit in Bank :—

Blackstone National Bank, Boston, \$4,664 29

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Boston, Mass., 4s, . . .	\$10,000	\$10,700 00	\$10,412 50
of Brockton, Mass., 4s, . . .	11,500	11,691 00	11,685 00
of Chicago, Ill., 4s, . . .	10,000	10,550 00	10,000 00
of Concord, N. H., 4s, . . .	4,000	4,320 00	4,000 00
of Dayton, Ohio, 4s, . . .	10,000	10,100 00	10,000 00*
of Fort Wayne, Ind., 6s, . . .	3,000	3,120 00	3,300 00
of Malden, Mass., 4s, . . .	5,000	5,200 00	5,462 50
of Springfield, Ohio, 5s, . . .	10,000	10,350 00	10,912 50
of Waltham, Mass., 4s, . . .	4,000	4,320 00	4,000 00
Town of Millis, Mass., 4s, . . .	5,000	5,350 00	5,287 50
of Wakefield, Mass., 4s, . . .	6,000	6,360 00	6,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,350 00	5,000 00*
United States 4s, . . .	5,000	6,350 00	5,850 00
	\$88,500	\$93,761 00	\$91,910 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Atlas National Bank, Boston, .	\$7,000	\$7,490 00	\$7,340 00
66	Blackstone N'l Bank, Boston, .	6,600	5,610 00	6,600 00
75	Central Nat'l Bank, Boston, .	7,500	8,025 00	7,500 00
80	Continental N'l Bank, Boston, .	8,000	8,160 00	8,000 00
50	Eliot National Bank, Boston, .	5,000	5,900 00	5,000 00
20	Faneuil Hall N'l Bank, Boston, .	2,000	2,500 00	2,000 00
100	Freeman's Nat'l Bank, Boston, .	10,000	8,500 00	10,000 00
42	Globe National Bank, Boston, .	4,200	3,528 00	4,200 00
40	Hamilton Nat'l Bank, Boston, .	4,000	4,040 00	4,000 00
69	Hancock Nat'l Bank, Boston, .	6,900	2,760 00	6,900 00
71	Manufacturers' N'l B'k, Boston, .	7,100	7,313 00	7,100 00
10	Merchants' N'l Bank, Boston, .	1,000	1,510 00	1,521 25
30	N'l Bank of Commerce, Boston, .	3,000	3,150 00	3,000 00
50	N'l B'k of the Republic, Boston, .	5,000	7,050 00	5,000 00
40	National Eagle Bank, Boston, .	4,000	3,000 00	4,000 00
27	N'l Hide & Leather B'k, Boston, .	2,700	2,808 00	2,700 00
23	National Webster B'k, Boston, .	2,300	2,346 00	2,300 00
25	Old Boston Nat'l Bank, Boston, .	2,500	2,575 00	2,500 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,600 00	5,000 00
8	Shoe & Leather N'l B'k, Boston, .	800	736 00	800 00
20	South End N'l Bank, Boston, .	2,000	1,300 00	2,000 00
50	State National Bank, Boston, .	5,000	5,400 00	5,000 00

Wellfleet Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Suffolk National Bank, Boston,	\$5,400	\$5,508 00	\$5,407 83
108	Third National Bank, Boston, .	10,800	9,720 00	10,000 00
95	Tremont Nat'l Bank, Boston, .	9,500	6,650 00	9,400 00
54	Union Market National Bank, Watertown,	5,400	7,020 00	7,020 00
		\$132,700	\$128,199 00	\$134,289 08

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$21,000	\$22,470 00	\$21,000 00
Boston & Maine R.R. 4½s,	4,000	4,790 00	4,390 50
Concord & Montreal R.R. 4s,	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	27,000	27,570 00	26,975 00
Fitchburg R.R. 5s,	16,000	16,960 00	16,780 00
Maine Central R.R. 4s,	10,000	10,300 00	10,262 50
Newport & Richford R.R. 5s,	5,000	5,350 00	5,000 00*
Old Colony R.R. 4s,	17,000	18,105 00	18,510 50
Portland & Ogdensburg R.R. 6s,	3,000	3,165 00	3,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,700 00	10,197 78
	\$148,000	\$155,810 00	\$151,116 28

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,664 29	2 per cent.	\$6,700 00	5½ per cent.	\$23,393 67	6 per cent.
83,950 00	5 "				

Wellfleet Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$3,055 46
Estimated value of the same,	4,000 00
Assessed value of the same,	4,350 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	800 00
Number of loans which are of an amount not exceeding \$3,000 each,	57
Aggregate amount of the same,	41,143 67
Total number of loans upon real estate,	41
Amount of investments from which no income is received,	2,904 43
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	22,111 81
Times for the dividends fixed by the by-laws: second Wednesday of January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,214 59 } during the year ending Oct. 31, 1897, . . . { 1½ per cent., 6,877 00 }	16,091 59
Number of accounts opened during the year ending Oct. 31, 1897,	88
Number of accounts closed during the year ending Oct. 31, 1897,	83
Total number of open accounts Oct. 31, 1897,	1,171
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,141 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	39,669 55
Number of same,	312
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	60,486 12
Number of same,	584
Date of examination by commissioner: June 11.	

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 60.

ALDEN L. BOYNTON, *President.*GEORGE O. BRIGHAM, *Treasurer.*ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. A. FAYERWEATHER,

A. L. BOYNTON,

JOHN L. BRIGHAM,

LEWIS RICE,

CHAS. S. HENRY,

F. E. CORBY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$105,500 00	Deposits, . . .	\$830,470 96
Bank stock, as per schedule, .	38,500 00	Guaranty fund, .	41,500 00
Loans on bank stock, . . .	1,600 00	Interest account, .	13,480 26
Railroad bonds, as per schedule, .	11,000 00	Profit and loss account, . . .	11,495 47
Real estate by foreclosure, .	49,249 35		
Loans on real estate, . . .	614,977 06		
Loans on personal security, .	17,142 25		
Loans to counties, cities or towns (notes),	19,000 00		
Deposits in banks, on interest, .	28,022 32		
Expense account,	589 57		
Kimball factory stock,* . . .	1,160 00		
Suspense account,	4,294 63		
Cash on hand,	5,911 51		
	\$896,946 69		\$896,946 69

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Pynchon National Bank, Springfield,	\$5,000 00
First National Bank, Westborough,	15,179 94
City National Bank, Worcester,	3,922 59
First National Bank, Worcester,	3,919 79

Loan on Bank Stock:—

25 shares First National Bank, Westborough,	\$1,600 00
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Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, . . .	\$2,500	\$2,725 00	\$2,500 00
Town of Westborough, Mass., 4s, .	93,000	98,432 50	93,000 00
of Westborough, Mass., 5s, .	10,000	11,200 00	10,000 00
	\$105,500	\$112,357 50	\$105,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Everett Nat'l Bank, Boston, . .	\$3,000	\$2,670 00	\$3,000 00
16	Globe Nat'l Bank, Boston, . . .	1,600	1,344 00	1,600 00
42	Merchants' Nat'l Bank, Boston, .	4,200	6,342 00	4,200 00
8	N'l B'k of Commerce, Boston, . .	800	840 00	800 00
20	N'l B'k of Redemption, Boston, . .	2,000	2,280 00	2,000 00
10	N'l B'k of the Republic, Boston, .	1,000	1,400 00	1,000 00
19	N'l Hide & Leather B'k, Boston, .	1,900	1,995 00	1,900 00
6	New England N'l B'k, Boston, . .	600	882 00	600 00
18	Tremont Nat'l Bank, Boston, . .	1,800	1,260 00	1,800 00
4	Grafton Nat'l B'k, Grafton, . . .	400	400 00	400 00
6	Hopkinton N'l B'k, Hopkinton, . .	600	600 00	600 00
50	First N'l B'k, Marlborough, . . .	5,000	5,750 00	5,000 00
10	Millbury N'l B'k, Millbury, . . .	1,000	1,050 00	1,000 00
20	Northborough National Bank, Northborough,	2,000	2,000 00	2,000 00
89	First N'l B'k, Westborough, . . .	8,900	7,565 00	8,900 00
22	City Nat'l B'k, Worcester, . . .	2,200	3,190 00	2,200 00
15	Quinsigamond National Bank, Worcester,	1,500	2,175 00	1,500 00
		\$38,500	\$41,743 00	\$38,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$10,175 00	\$10,000 00
Maine Central R.R. 5s,	1,000	1,135 00	1,000 00
	\$11,000	\$11,310 00	\$11,000 00

Westborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,102 53	2 per cent.	\$5,000 00	4 per cent.	\$32,350 00	5½ per cent.
3,919 79	2½ “	141,855 00	5 “	459,514 31	6 “
19,000 00	3¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$49,249 35
Assessed value of the same,	70,850 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,688 33
Number of loans which are of an amount not exceeding \$3,000 each, 334	
Aggregate amount of the same,	436,219 31
Total number of loans upon real estate,	356
Amount of investments from which no income is received,	20,167 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	50,916 48
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,514 91 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 15,878 36 }	31,393 27
Number of accounts opened during the year ending Oct. 31, 1897, . . .	436
Number of accounts closed during the year ending Oct. 31, 1897, . . .	398
Total number of open accounts Oct. 31, 1897,	3,060
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,478 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	123,768 59
Number of same,	2,471
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	137,663 79
Number of same,	2,153
Date of examination by commissioner: April 1.	

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

REUBEN LOOMIS, *President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. KNEIL,

REUBEN LOOMIS,

L. F. THAYER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$78,000 00	Deposits,	\$1,308,985 65
Bank stock, as per schedule, . . .	95,700 00	Guaranty fund,	60,581 18
Loans on bank stock,	2,000 00	Interest account,	30,203 91
Loans on railroad stock,	1,000 00	Profit and loss ac- count,	2,519 42
Loans on real estate,	879,451 19	Dividends collected on collaterals, etc.,	465 24
Loans on personal security,	298,421 09		
Loans to counties, cities or towns (notes),	10,500 00		
Loans on depositors' books,	1,880 00		
Deposits in banks, on interest,	3,000 00		
Deposits in banks, not on interest,	27,829 03		
Expense account,	650 75		
Cash on hand,	4,323 34		
	\$1,402,755 40		\$1,402,755 40

Cash on Deposit in Bank:—

First National Bank, Westfield, \$30,829 03

Loans on Bank Stock, amount on each:—

10 shares First National Bank, Adams, \$1,000 00
10 shares First National Bank, Westfield, 1,000 00

Loan on Railroad Stock:—

8 shares Boston & Albany R.R., \$1,000 00

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$5,000	\$5,675 00	\$5,000 00
of Springfield, Mass., 7s, . .	1,000	1,175 00	1,000 00
Town of Westfield, Mass., 4s, . .	15,000	15,150 00	15,000 00
United States 4s,	57,000	64,980 00	57,000 00
	\$78,000	\$86,980 00	\$78,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, . .	\$1,000	\$1,330 00	\$1,000 00
43	Atlas National Bank, Boston, . .	4,300	4,622 50	4,300 00
25	N'l B'k of No. America, Boston, . .	2,500	2,325 00	2,500 00
96	N'l B'k of Redemption, Boston, . .	9,600	10,968 00	9,600 00
20	National Eagle Bank, Boston, . .	2,000	1,500 00	2,000 00
5	N'l Hide & Leather B'k, Boston, . .	500	521 25	500 00
23	Suffolk Nat'l Bank, Boston, . .	2,300	2,360 37	2,300 00
250	City Nat'l Bank, Holyoke, . .	25,000	27,500 00	25,000 00
30	Hampshire County National Bank, Northampton,	3,000	3,600 00	3,000 00
40	Berkshire Loan and Trust Com- pany, Pittsfield,	4,000	5,440 00	4,000 00
52	Agawam N'l B'k, Springfield, . .	5,200	5,200 00	5,200 00
50	City Nat'l Bank, Springfield, . .	5,000	7,150 00	5,000 00
5	First N'l Bank, Springfield, . .	500	540 00	500 00
206	First National Bank, Westfield, . .	20,600	28,428 00	20,600 00
52	Hampden N'l B'k, Westfield, . .	5,200	7,800 00	5,200 00
50	First N'l Bank, Worcester, . .	5,000	9,150 00	5,000 00
		\$95,700	\$118,435 12	\$95,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,000 00	4 per cent.	\$14,000 00	5½ per cent.	\$12,450 00	6 per cent.
1,166,802 28	5 " "				

Westfield Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	544	
Aggregate amount of the same,		\$607,883 67
Total number of loans upon real estate,	535	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		65,790 77
Times for the dividends fixed by the by-laws: January 10 and July 10		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$25,178 02 }	50,930 76
during the year ending Oct. 31, 1897, { 2 per cent.,	25,752 74 }	
Number of accounts opened during the year ending Oct. 31, 1897,	553	
Number of accounts closed during the year ending Oct. 31, 1897,	466	
Total number of open accounts Oct. 31, 1897,	4,188	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		2,466 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		234,586 06
Number of same,	3,046	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		226,519 06
Number of same,	2,977	
Date of examination by commissioner: May 11.		

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 21.

AUSTIN R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUSTIN R. MITCHELL,

P. C. BRIDGHAM,

CHAS. A. POTTER,

H. R. TURNER,

F. E. HUNTER.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 1.30 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$16,500 00	Deposits,	\$556,337 39
Bank stock, as per schedule, .	13,248 00	Guaranty fund, .	6,800 00
Loans on bank stock, . . .	6,235 00	Interest account, .	1,474 06
Railroad bonds, as per schedule, .	68,000 00	Profit and loss account,	2,000 00
Real estate by foreclosure, . .	835 00		
Loans on real estate,	378,165 85		
Loans on personal security, . .	63,200 00		
Loans on depositors' books, . .	865 00		
Deposits in banks, on interest, .	17,700 64		
Expense account,	728 62		
Premium account,	988 75		
Cash on hand,	144 59		
	<hr/>		<hr/>
	\$566,611 45		\$566,611 45

Cash on Deposit in Bank:—

First National Bank, West Newton, \$17,700 64

Loans on Bank Stock, amount on each:—

6 shares Blue Hill National Bank, Milton,	\$535 00
10 shares First National Bank, West Newton,	800 00
4 shares Newton National Bank, Newton,	200 00
20 shares Market National Bank, Boston,	1,200 00
30 shares Freeman's National Bank, Boston,	2,000 00
24 shares First National Bank, Salem,	1,500 00

West Newton Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s, . .	\$3,000	\$3,090 00	\$3,000 00
of Medford, Mass., 4s, . .	4,000	4,200 00	4,000 00
Town of Lebanon, N. H., 4s, . .	4,000	4,000 00	4,000 00
of Littleton, N. H., 4s, . .	3,000	3,060 00	3,000 00
of South Hadley, Mass., 4s, .	2,500	2,500 00	2,500 00
	\$16,500	\$16,850 00	\$16,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston, .	\$1,000	\$900 00	\$900 00
27	Boston Nat'l Bank, Boston, .	2,700	2,565 00	2,658 00
10	Freeman's N'l Bank, Boston, .	1,000	850 00	860 00
10	National City Bank, Boston, .	1,000	650 00	850 00
7	Third Nat'l Bank, Boston, .	700	630 00	630 00
25	Blue Hill Nat'l Bank, Milton, .	2,500	3,000 00	2,850 00
10	Natick National Bank, Natick, .	1,000	1,120 00	1,000 00
35	First N'l Bank, West Newton, .	3,500	3,710 00	3,500 00
		\$13,400	\$13,425 00	\$13,248 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 4s, . . .	\$5,000	\$5,275 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	2,000	2,112 50	2,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,195 00	3,000 00
Boston & Providence R.R. 4s, . .	1,000	1,065 00	1,000 00
Boston, Revere Beach & Lynn R.R. 4s,	3,000	3,300 00	3,000 00
Boston Terminal Co. 3½s, . . .	5,000	5,200 00	5,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,225 00	5,000 00
Dexter & Piscataquis R.R. 4s, . .	8,000	8,280 00	8,000 00
Fitchburg R.R. 5s,	12,000	12,240 00	12,000 00
Maine Central R.R. 4½s,	9,000	9,720 00	9,000 00
Old Colony R.R. 4s,	5,000	5,175 00	5,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
	\$68,000	\$70,787 50	\$68,000 00

West Newton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,700 64	2½ per cent.	\$204,600 14	5 per cent.	\$50,488 09	6 per cent.
44,500 00	4 “	145,677 62	5½ “	1,200 00	6½ “
2,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$835 00
Assessed value of the same,	1,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 163	
Aggregate amount of the same,	240,023 00
Total number of loans upon real estate,	181
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	24,788 20
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent, \$8,664 44 } during the year ending Oct. 31, 1897, . { 2 per cent., 9,376 84 }	18,041 28
Number of accounts opened during the year ending Oct. 31, 1897, .	612
Number of accounts closed during the year ending Oct. 31, 1897, .	322
Total number of open accounts Oct. 31, 1897,	2,460
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	2,634 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	210,701 05
Number of same,	3,504
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	132,504 96
Number of same,	2,325
Date of examination by commissioner: February 19.	

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 60.

HENRY A. NASH, *President.*

CHARLES T. CRANE, *Treasurer.*

CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH,

ANDREW J. BATES,

GEO. H. BICKNELL,

CHARLES P. HUNT.

Open for business every business day, 1 to 5 P.M.; also Mondays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$79,500 00	Deposits,	\$948,079 27
Bank stock, as per schedule, .	37,223 00	Guaranty fund, . .	38,850 00
Loans on bank stock,	16,280 00	Profit and loss account,	36,129 20
Railroad bonds, as per schedule,	103,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure, . . .	12,353 00		
Loans on real estate,	620,820 00		
Loans on personal security, . . .	126,035 00		
Deposits in banks, on interest, .	15,792 43		
Furniture and fixtures,	600 00		
Suspense account,	550 00		
Cash on hand,	2,902 04		
	<u>\$1,023,058 47</u>		<u>\$1,023,058 47</u>

Cash on Deposit in Bank :—

Union National Bank, Weymouth, \$15,792 43

Loans on Bank Stock, amount on each :—

58 shares Neponset National Bank, Canton, Mass.,	\$5,000 00
5 shares National Mount Wollaston Bank, Quincy,	
10 shares National Exchange Bank, Boston,	
20 shares First National Bank, South Weymouth,	3,280 00
85 shares Fourth National Bank, Boston,	8,000 00

Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s, . . .	\$10,000	\$10,300 00	\$10,000 00*
of East Saginaw, Mich., 5s, . .	10,000	10,900 00	10,000 00
of Grand Rapids, Mich., 5s, . .	8,000	8,000 00	8,000 00
of Sioux City, Iowa, 6s, . . .	1,500	1,500 00	1,500 00
Town of Weymouth, Mass., 4s, . .	40,000	42,400 00	40,000 00
County of Aroostook, Me., 4½s, . .	10,000	10,800 00	10,000 00*
	\$79,500	\$83,900 00	\$79,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone Nat'l B'k, Boston, .	\$1,500	\$1,275 00	\$1,500 00
27	Boston National Bank, Boston,	2,700	2,430 00	2,700 00
10	Columbian Nat'l Bank, Boston,	1,000	835 00	1,000 00
12	Freeman's N'l Bank, Boston, .	1,200	1,020 00	1,200 00
10	Market Nat'l Bank, Boston, .	1,000	650 00	850 00
12	Merchants' N'l Bank, Boston, .	1,200	1,812 00	1,200 00
50	Metropolitan N'l B'k, Boston, .	5,000	4,500 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,230 00	3,000 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,792 50	6,500 00
4	Nat'l Revere Bank, Boston, .	400	320 00	376 00
14	North National Bank, Boston, .	1,400	1,302 00	1,400 00
40	Washington N'l B'k, Boston, .	4,000	3,980 00	4,000 00
10	First N'l B'k, Newburyport, .	1,000	1,250 00	1,000 00
75	Union N'l B'k, Weymouth, .	7,500	7,800 00	7,500 00
		\$37,400	\$38,196 50	\$37,226 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	1,000	1,160 00	1,000 00
Boston Terminal Company 3½s, . .	35,000	36,417 50	35,000 00
Boston, Winthrop & Shore R.R. 5s, .	2,000	2,180 00	2,000 00
Fitchburg R.R. 4s, . . .	10,000	10,500 00	10,000 00

Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$2,000	\$2,180 00	\$2,000 00
Fitchburg R.R. 5s,	5,000	5,140 00	5,000 00
Grafton & Upton R.R. 4s,	10,000	10,250 00	10,000 00
Newport & Richford R.R. 5s,	3,000	3,390 00	3,000 00*
Penobscot Shore Line R.R. 4s,	10,000	10,400 00	10,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,450 00	10,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,325 00	5,000 00
	\$103,000	\$107,892 50	\$103,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,792 43	2 per cent.	\$53,280 00	4½ per cent.	\$224,967 00	6 per cent.
28,000 00	4 “	241,608 00	5 “	2,650 00	6½ “
34,900 00	4½ “	175,330 00	5½ “	2,400 00	7 “

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1897,	225 25
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	12,353 00
Assessed value of the same,	15,225 00
Number of loans which are of an amount not exceeding \$3,000 each, 376	
Aggregate amount of the same,	429,705 00
Total number of loans upon real estate,	400
Amount of investments from which no income is received,	3,675 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	49,644 95
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$18,888 67 } during the year ending Oct. 31, 1897, { 2½ per cent., 19,769 15 }	38,657 82
Number of accounts opened during the year ending Oct. 31, 1897,	300
Number of accounts closed during the year ending Oct. 31, 1897,	192
Total number of open accounts Oct. 31, 1897,	2,451

Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$2,401 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	146,138 64
Number of same,	1,558
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	100,788 25
Number of same,	1,494
Date of examination by commissioner: January 18.	

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 42.

JAMES F. WHITIN, *President.*

GEORGE H. SPRAGUE, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD WHITIN,

CYRUS A. TAFT,

GEORGE A. ARMSBY,

H. H. DUDLEY,

A. J. THAYER,

B. L. M. SMITH,

C. F. BAKER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$62,000 00	Deposits,	\$663,669 14
Bank stock, as per schedule, .	97,217 00	Guaranty fund, .	20,364 01
Loans on bank stock,	35,000 00	Interest account, .	13,367 01
Railroad bonds, as per schedule, .	152,222 00	Undivided earnings,	3,142 07
Loans on real estate,	117,000 00		
Loans on personal security, . .	184,500 00		
Loans to counties, cities or towns			
(notes),	26,200 00		
Deposits in banks, on interest, .	16,201 80		
Deposits in banks, not on interest,	8,558 64		
Expense account,	767 79		
Premiums,	875 00		
	<u>\$700,542 23</u>		<u>\$700,542 23</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$16,201 80
Whitinsville National Bank, Whitinsville,	8,558 64

Loans on Bank Stock, amount on each :—

100 shares Broadway National Bank, Boston,	\$10,000 00
250 shares Whitinsville National Bank, Whitinsville,	25,000 00

Whitinsville Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,550 00	\$10,000 00
of Dayton, Ohio, 4s,	3,000	3,030 00	3,000 00*
of Fall River, Mass., 6s,	5,000	5,750 00	5,000 00
of Grand Rapids, Mich., 4s,	7,000	7,200 00	7,000 00
of Grand Rapids, Mich., 5s,	2,000	2,160 00	2,000 00
of Lynn, Mass., 3½s,	10,000	10,000 00	10,000 00
of Marlborough, Mass., 4s,	5,000	5,375 00	5,000 00
of New London, Conn., 4s,	10,000	10,750 00	10,000 00
of Norwich, Conn., 5s,	1,000	1,120 00	1,000 00
of Peoria, Ill., 4½s,	4,000	4,280 00	4,000 00
County of Aroostook, Me., 4½s,	5,000	5,375 00	5,000 00*
	\$62,000	\$65,590 00	\$62,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston, . .	\$3,900	\$4,095 00	\$5,640 00
30	Atlas National Bank, Boston, . .	3,000	3,210 00	3,790 00
13	Blackstone N'l Bank, Boston, . .	1,300	1,105 00	1,722 00
38	Boston Nat'l Bank, Boston, . .	3,800	3,420 00	4,570 00
20	Boylston Nat'l Bank, Boston, . .	2,000	2,380 00	2,990 00
16	Columbian N'l Bank, Boston, . .	1,600	1,328 00	2,220 00
10	Eliot National Bank, Boston, . .	1,000	1,170 00	1,160 00
30	Everett Nat'l Bank, Boston, . .	3,000	2,670 00	3,730 00
25	Faneuil Hall N'l B'k, Boston, . .	2,500	3,125 00	3,470 00
25	Freeman's Nat'l Bank, Boston, . .	2,500	2,125 00	3,360 00
30	Massachusetts N'l B'k, Boston, . .	3,000	2,280 00	3,760 00
42	Merchants' Nat'l B'k, Boston, . .	4,200	6,342 00	6,050 00
20	Mt. Vernon Nat'l Bank, Boston, . .	2,000	2,000 00	2,800 00
11	N'l B'k of Commerce, Boston, . .	1,100	1,155 00	1,330 00
90	National Bank of the Common- wealth, Boston,	9,000	12,690 00	11,040 00
30	N'l B'k of No. America, Boston, . .	3,000	2,790 00	3,280 00
50	N'l B'k of Redemption, Boston, . .	5,000	5,700 00	7,280 00
28	N'l B'k of the Republic, Boston, . .	2,800	3,920 00	3,570 00
35	Nat'l Exchange Bank, Boston, . .	3,500	4,445 00	4,690 00
19	Natl Revere Bank, Boston, . .	1,900	1,520 00	2,360 00
10	National Union Bank, Boston, . .	1,000	1,250 00	1,370 00
13	Natl Webster Bank, Boston, . .	1,300	1,326 00	1,475 00
10	New England N'l B'k, Boston, . .	1,000	1,470 00	1,480 00
36	North National Bank, Boston, . .	3,600	3,312 00	4,770 00

Whitinsville Savings Bank—Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Suffolk Nat'l Bank, Boston, .	\$700	\$714 00	\$930 00
15	Millbury Nat'l Bank, Millbury,	1,500	1,575 00	1,800 00
16	Northborough National Bank, Northborough,	1,600	1,600 00	2,080 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	4,500 00
		\$74,800	\$84,517 00	\$97,217 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$7,000	\$7,350 00	\$6,922 00
Boston & Lowell R.R. 5s, . . .	2,000	2,040 00	2,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,675 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	17,962 50	15,000 00
Boston & Providence R.R. 4s, . .	4,000	4,240 00	3,990 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,000 00	10,000 00
Concord & Montreal R.R. 4s, . .	15,000	15,600 00	15,000 00
Fitchburg R.R. 4s,	24,000	24,840 00	23,830 00
Fitchburg R.R. 5s,	10,000	10,725 00	10,000 00
Maine Central R.R. 4½s,	11,000	11,990 00	11,000 00
Maine Central R.R. 6s,	4,500	4,770 00	4,500 00
Maine Central R.R. 7s,	2,000	2,710 00	2,000 00
Old Colony R.R. 4s,	14,000	14,910 00	13,980 00
Old Colony R.R. 4½s,	1,000	1,045 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,875 00	5,000 00
Salem & Lowell R.R. 6s,	3,000	3,060 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,150 00	5,000 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,140 00	2,000 00
	\$152,500	\$165,802 50	\$152,222 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,201 80	2 per cent.	\$77,000 00	4½ per cent.	\$3,290 00	5½ per cent.
8,000 00	3½ “	48,900 00	4½ “	17,179 00	6 “
113,800 00	4 “	94,531 00	5 “		

Whitinsville Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	46	
Aggregate amount of the same,		\$62,400 00
Total number of loans upon real estate,	49	
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1897,		30,701 46
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent , \$12,556 13 }		22,288 86
during the year ending Oct. 31, 1897, { 1½ per cent., 9,732 73 }		
Number of accounts opened during the year ending Oct. 31, 1897,	257	
Number of accounts closed during the year ending Oct. 31, 1897,	258	
Total number of open accounts Oct. 31, 1897,	1,881	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		1,252 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		105,487 66
Number of same,	1,506	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		131,971 81
Number of same,	1,466	
Date of examination by commissioner: January 19.		

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 72.

DAVID B. GURNEY, *President.*

HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID B. GURNEY,

ALBERT DAVIS,

GEO. O. JENKINS,

L. B. HATCH,

R. W. COOK,

CHARLES F. ALLEN,

EDWARD KEATING.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; also Thursdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$5,000 00	Deposits,	\$470,284 05
Bank stock, as per schedule, .	7,500 00	Guaranty fund, . .	6,585 80
Loans on bank stock,	3,175 00	Interest account, .	5,578 15
Railroad bonds, as per schedule,	55,000 00	Profit and loss ac-	
Real estate by foreclosure, .	14,432 73	count,	2,876 82
Loans on real estate,	263,726 29		
Loans on personal security, .	51,307 08		
Loans to counties, cities or towns			
(notes),	70,000 00		
Deposits in banks, on interest, .	10,901 37		
Expense account,	85 28		
Tax account,	215 96		
Furniture and fixtures, . . .	1,000 00		
Cash on hand,	2,981 11		
	\$485,324 82		\$485,324 82

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$2,530 68
Whitman National Bank, Whitman,	8,370 69

Whitman Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

25 shares Welden National Bank, St. Albans, Vt.,	\$2,300 00
10 shares Somerville National Bank, Somerville, Mass.,	800 00
1 share Whitman National Bank, Whitman, Mass.,	75 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 4s,	\$5,000	\$5,100 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington Nat'l Bank, Abington,	\$500	\$525 00	\$500 00
10	Mercantile Trust Co., Boston,	1,000	1,000 00	1,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,540 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
10	First National Bank, Rockland,	1,000	1,060 00	1,000 00
20	Whitman N'l Bank, Whitman,	2,000	2,000 00	2,000 00
		\$7,500	\$8,125 00	\$7,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$10,700 00	\$10,000 00
Boston Terminal Company 3½s,	20,000	20,800 00	20,000 00
Fitchburg R.R. 4s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	5,000	5,325 00	5,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,125 00	5,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
	\$55,000	\$57,100 00	\$55,000 00

Whitman Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,901 37	2 per cent.	\$3,100 00	4½ per cent.	\$50,700 00	5½ per cent.
10,000 00	3¾ “	59,320 00	5 “	199,088 37	6 “
66,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$14,432 73
Assessed value of the same,	11,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 175	
Aggregate amount of the same,	188,076 29
Total number of loans upon real estate,	170
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	22,937 46
Times for the dividends fixed by the by-laws, second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,853 83 } during the year ending Oct. 31, 1897, . { 2 per cent., 8,512 63 }	16,366 46
Number of accounts opened during the year ending Oct. 31, 1897,	445
Number of accounts closed during the year ending Oct. 31, 1897,	227
Total number of open accounts Oct. 31, 1897,	2,044
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	1,803 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	142,823 93
Number of same,	2,544
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	101,747 07
Number of same,	1,651
Date of examination by commissioner: March 18.	

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 41.

JOHN J. WHIPPLE, *President.*

GEORGE F. TAFT, *Treasurer.*

J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. WHIPPLE,

GEO. H. HOWARD,

CHARLES Q. TIRRELL.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 5 to 8 P.M., for deposits only.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$50,425 00	Deposits,	\$658,938 29
Loans on bank stock,	6,000 00	Guaranty fund,	3,355 36
Railroad bonds, as per schedule, . . .	45,000 00	Interest account,	15,324 75
Loans on real estate,	433,535 00	Profit and loss account,	1,046 78
Loans on personal security,	116,430 00	Unsettled mortgages,	2,758 50
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest,	14,766 82		
Expense account,	3,310 14		
Premium account,	758 13		
Tax account,	478 53		
Furniture and fixtures,	2,414 12		
Cash on hand,	3,305 94		
	\$681,423 68		\$681,423 68

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$10,209 71
Puritan Trust Company, Boston,	2,213 28
Brockton National Bank, Brockton,	2,343 83

Loan on Bank Stock:—

100 shares Lincoln National Bank, Boston,	\$6,000 00
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Wilsey Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$11,900	\$12,043 37	\$11,900 00
of Gloucester, Mass., 4s, . . .	1,000	1,013 75	1,000 00
of Malden, Mass., 4s, . . .	3,000	3,082 50	3,000 00
of Sioux City, Iowa, 4½s, . . .	6,000	6,495 00	6,000 00
of Sioux City, Iowa, 6s, . . .	5,000	5,570 00	5,000 00
of St. Louis, Mo., 4s, . . .	2,000	2,060 00	2,000 00
of Youngstown, Ohio, 5s, . . .	1,025	1,055 75	1,025 00
Town of Buckland, Mass., 4s, . . .	12,000	12,480 00	12,000 00
of Charleston, Me., 5s, . . .	500	502 50	500 00
of Foxborough, Mass., 4s, . . .	8,000	8,032 00	8,000 00
	\$50,425	\$52,334 87	\$50,425 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Dexter & Piscataquis R R 4s, . . .	\$4,000	\$4,090 00	\$4,000 00
Maine Central and European & No. American R R. 4s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 4s,	14,000	14,402 50	14,000 00
Fitchburg R.R. 5s,	6,000	6,127 50	6,000 00
Maine Central R.R. 4s,	5,000	5,162 50	5,000 00
Maine Central R.R. 4½s,	1,000	1,087 50	1,000 00
Penobscot Shore Line R.R. 4s, . . .	10,000	10,300 00	10,000 00
Upper Coos R.R. 4s,	4,000	4,100 00	4,000 00
	\$45,000	\$46,320 00	\$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,766 82	2 per cent.	\$18,800 00	5½ per cent.	\$6,500 00	7 per cent.
5,000 00	4 “	423,785 00	6 “	2,780 00	8 “
104,100 00	5 “				

Wildey Savings Bank—Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	148	
Aggregate amount of the same,		\$252,910 00
Total number of loans upon real estate,	174	
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1897,		30,201 27
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend { 2 per cent., \$8,149 85 }		17,955 02
during the year ending Oct. 31, 1897, { 2 per cent., 9,805 17 }		
Number of accounts opened during the year ending Oct. 31, 1897,	885	
Number of accounts closed during the year ending Oct. 31, 1897,	423	
Total number of open accounts Oct. 31, 1897,	1,946	
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		6,334 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		344,155 65
Number of same,	3,704	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		175,223 28
Number of same,	2,544	
Date of examination by commissioner: January 14.		

WILLIAMSTOWN SAVINGS BANK—WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.*

BUSHNELL DANFORTH, *Treasurer.*

BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. GALE,

CLARENCE M. SMITH,

JOHN BASCOM.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$50,732 00	Deposits,	\$72,464 88
Loans on personal security, . .	18,130 00	Guaranty fund, . .	582 39
Deposits in banks, on interest, .	3,240 31	Interest account, . .	53 03
Cash on hand,	997 99		
	\$73,100 30		\$73,100 30

Cash on Deposit in Bank :—

Williamstown National Bank, Williamstown, \$3,240 31

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,240 31	2 per cent.	\$200 00	5 per cent.	\$68,662 00	6 per cent.

Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	52	
Aggregate amount of the same,		\$46,262 00
Total number of loans upon real estate,	37	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		3,537 01
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$1,197 85 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 1,355 16 }		2,553 01
Number of accounts opened during the year ending Oct. 31, 1897, .	131	
Number of accounts closed during the year ending Oct. 31, 1897, .	65	
Total number of open accounts Oct. 31, 1897,	385	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),		882 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		33,400 50
Number of same,	496	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		27,925 62
Number of same,	365	
Date of examination by commissioner: May 20.		

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 66.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. H. FAIRBANK,

GEO. M. WHITNEY,

WILDER P. CLARK,

WM. M. WHITNEY,

C. L. BEALS.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$27,000 00	Deposits, . . .	\$1,348,119 72
Bank stock, as per schedule, .	62,100 00	Guaranty fund, .	65,356 61
Loans on bank stock, . . .	700 00	Interest account, .	92,844 18
Railroad bonds, as per schedule,	26,000 00		
Loans on real estate, . . .	926,841 94		
Loans on personal security, .	391,944 23		
Deposits in banks, on interest, .	53,552 94		
Deposits in banks, not on interest,	6,828 61		
Cash on hand,	11,352 79		
	<u>\$1,506,320 51</u>		<u>\$1,506,320 51</u>

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$18,552 94
Wachusett National Bank, Fitchburg,	10,000 00
Westminster National Bank, Gardner,	5,000 00
Leominster National Bank, Leominster,	20,000 00
First National Bank, Winchendon,	6,828 61

Loan on Bank Stock:—

18 shares First National Bank, Winchendon,	\$700 00
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Winchendon Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . . .	\$10,000	\$10,250 00	\$10,000 00
of Indianapolis, Ind., 4s, . . .	5,000	5,300 00	5,000 00
Town of Jaffrey, N. H., 4s, . . .	2,000	2,000 00	2,000 00
United States 4s,	10,000	12,600 00	10,000 00
	\$27,000	\$30,150 00	\$27,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams, .	\$1,100	\$1,463 00	\$1,100 00
67	Eliot National Bank, Boston, .	6,700	7,839 00	6,700 00
48	Faneuil Hall N'l B'k, Boston, .	4,800	6,000 00	4,800 00
16	First National Bank, Boston, .	1,600	3,584 00	1,600 00
100	Merchants' Nat'l Bank, Boston,	10,000	15,100 00	10,000 00
50	Nat'l Bank of the Common- wealth, Boston,	5,000	7,050 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	11,400 00	10,000 00
10	Fitchburg N'l Bank, Fitchburg,	1,000	1,420 00	1,000 00
84	Rollstone N'l Bank, Fitchburg,	8,400	11,340 00	8,400 00
42	Leominster N'l B'k. Leominster,	4,200	4,620 00	3,200 00
195	First Nat'l Bank, Winchendon,	19,500	29,250 00	10,300 00
		\$72,300	\$99,066 00	\$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$10,000	\$11,900 00	\$10,000 00
Cheshire R.R. 6s,	11,000	11,110 00	11,000 00
Fitchburg R.R. 5s,	5,000	5,300 00	5,000 00
	\$26,000	\$28,310 00	\$26,000 00

Winchendon Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,552 94	2 per cent.	\$32,000 00	4 $\frac{5}{8}$ per cent.	\$40,166 67	5 $\frac{1}{2}$ per cent.
5,000 00	3 $\frac{1}{2}$ "	68,010 00	4 $\frac{3}{4}$ "	2,150 00	5 $\frac{3}{4}$ "
39,600 00	4 "	741,897 06	5 "	243,927 06	6 "
154,735 38	4 $\frac{1}{2}$ "	25,500 00	5 $\frac{1}{2}$ "	1,500 00	6 $\frac{1}{2}$ "

Number of loans which are of an amount not exceeding \$3,000 each, 321
 Aggregate amount of the same, \$349,106 18
 Total number of loans upon real estate, 401
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 70,359 64
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$24,462 99 }
 during the year ending Oct. 31, 1897, . . { 2 per cent., 25,145 76 } 49,608 75
 Number of accounts opened during the year ending Oct. 31, 1897, 378
 Number of accounts closed during the year ending Oct. 31, 1897, 240
 Total number of open accounts Oct. 31, 1897, 3,221
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 2,554 14
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 170,979 12
 Number of same, 1,719
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 145,110 43
 Number of same, 1,600
 Date of examination by commissioner: May 28.

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 30.

JAMES F. DWINELL, *President.*

DAVID N. SKILLINGS, *Treasurer.*

N. T. APOLLONIO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. DWINELL,
STEPHEN THOMPSON,

SAMUEL B. WHITE,
CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 to 7 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$83,765 42	Deposits,	\$679,284 69
Bank stock, as per schedule, .	36,679 25	Guaranty fund, .	19,198 38
Railroad bonds, as per schedule,	57,523 75	Interest account, .	4,865 75
Real estate (for banking purposes),	16,423 55	Premium account, .	2,358 75
Loans on real estate,	389,750 00	Due on mortgages, .	2,240 00
Loans on personal security, .	114,180 00		
Deposits in banks, on interest, .	3,488 54		
Deposits in banks, not on interest,	1,724 45		
Expense account,	2 00		
Orders on savings banks, with bank books,*	1,700 00		
Cash on hand,	2,710 61		
	<hr/> \$707,947 57		<hr/> \$707,947 57

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Eliot National Bank, Boston,	\$3,488 54
Middlesex County National Bank, Winchester,	1,724 45

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s., .	\$1,000	\$1,137 50	\$1,290 00
of Cleveland, Ohio, 4s., .	1,000	1,036 25	1,007 50
of Kansas City, Mo., 4½s., .	5,000	5,575 00	5,512 50
of Lawrence, Mass., 6s., .	1,000	1,060 00	1,260 00
of Rockford, Ill., 4½s., .	5,000	5,275 00	5,300 00
of Waltham, Mass., 4s., .	6,000	6,112 50	6,157 50
of Youngstown, Ohio, 5s., .	5,000	5,065 00	5,087 50
Town of Franklin, N. H., 4s., .	5,000	5,250 00	5,000 00
of North Easton, Mass., 4s., .	2,000	2,070 00	2,018 67
of Putney, Vt., 4½s., .	1,500	1,515 00	1,526 25
of Randolph, Mass., 4s., .	1,000	1,060 00	1,027 50
of Rockland, Mass., 4s., .	1,000	1,026 25	1,020 00
of Winchester, Mass., 4s., .	39,000	40,732 50	39,908 00
County of Merrimack, N. H., 4s., .	2,000	2,020 00	2,000 00
District of Columbia 5s., .	5,000	5,150 00	5,650 00
	\$80,500	\$84,085 00	\$83,765 42

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,055 00	\$1,501 25
37	Atlas National Bank, Boston, .	3,700	3,949 75	3,828 00
30	Eliot National Bank, Boston, .	3,000	3,600 00	3,240 00
25	Faneuil Hall N'l Bank, Boston, .	2,500	3,125 00	3,285 00
30	Globe National Bank, Boston, .	3,000	2,520 00	3,330 00
4	Hamilton Nat'l Bank, Boston, .	400	406 00	496 00
5	Howard National Bank, Boston, .	500	425 00	618 75
50	Metropolitan N'l B'k, Boston, .	5,000	4,500 00	5,100 00
17	N'l B'k of Commerce, Boston, .	1,700	1,789 25	2,076 25
5	N'l B'k of No. America, Boston, .	500	465 00	570 00
10	N'l B'k of Redemption, Boston, .	1,000	1,140 00	1,282 50
10	N'l B'k of the Republic, Boston, .	1,000	1,420 00	1,290 00
13	National Eagle Bank, Boston, .	1,300	975 00	1,472 25
15	Nat'l Exchange Bank, Boston, .	1,500	1,950 00	1,923 75
20	National Union Bank, Boston, .	2,000	2,600 00	2,876 25
11	State National Bank, Boston, .	1,100	1,177 00	1,361 25
14	First National Bank, Woburn, .	1,400	1,960 00	2,428 00
		\$30,600	\$33,057 00	\$36,679 25

Winchester Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$16,000	\$16,435 00	\$16,118 75
Boston & Maine R.R. 4s, . . .	5,000	5,112 50	5,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,825 00	15,237 50
Fitchburg R.R. 4s, . . .	5,000	5,075 00	5,137 50
Fitchburg R.R. 5s, . . .	15,000	15,660 00	16,030 00
	\$56,000	\$58,107 50	\$57,523 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,488 54	1½ per cent.	\$53,500 00	4½ per cent.	\$28,800 00	5½ per cent.
17,000 00	4 " "	9,300 00	4¾ " "	6,250 00	5¾ " "
10,000 00	4¼ " "	335,650 00	5 " "	43,430 00	6 " "

Amount invested in real estate for banking purposes,	\$16,423 55
Estimated value of the same,	16,423 55
Assessed value of the same,	13,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 116	
Aggregate amount of the same,	178,860 00
Total number of loans upon real estate,	151
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	30,419 06
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$11,993 49 } during the year ending Oct. 31, 1897, . . . { 2 per cent., 12,486 57 }	24,480 06
Number of accounts opened during the year ending Oct. 31, 1897, . . .	392
Number of accounts closed during the year ending Oct. 31, 1897, . . .	257
Total number of open accounts Oct. 31, 1897,	2,310
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex- clusive of taxes),	1,746 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	171,043 80
Number of same,	3,139
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	140,322 10
Number of same,	2,198
Date of examination by commissioner: March 31.	

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Present number of corporators, 25.

BENJAMIN HINCKLEY, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PARKER L. CONVERSE,

BENJAMIN HINCKLEY,

JOHN W. JOHNSON,

JOHN WINN,

SQUIRE B. GODDARD,

L. WALDO THOMPSON,

JOHN R. CARTER,

WILLIAM BEGGS,

CHARLES A. JONES.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays,
6 to 8 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$136,530 00	Deposits, . . .	\$1,468,067 33
Bank stock, as per schedule, .	191,000 00	Guaranty fund, .	43,272 02
Loans on bank stock, . . .	1,100 00	Profit and loss account, . . .	32,637 38
Railroad bonds, as per schedule,	168,000 00		
Loans on railroad stock, . . .	4,000 00		
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure, . .	6,649 53		
Loans on real estate,	756,238 00		
Loans on personal security, . .	134,500 00		
Loans to counties, cities or towns (notes),	42,080 24		
Loans on depositors' books, . .	790 00		
Deposits in banks, on interest, .	37,970 94		
Cash on hand,	5,118 02		
	\$1,543,976 73		\$1,543,976 73

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston,	\$10,302 80
First National Bank, Woburn,	27,668 14

Woburn Five Cents Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

16 shares First National Bank, Woburn,	\$200 00
10 shares First National Bank, Reading,	800 00
50 shares Shawmut National Bank, Boston,	100 00

Loan on Railroad Stock:—

30 shares New York, New Haven & Hartford R.R.,	\$4,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	\$10,000	\$10,900 00	\$10,000 00
of New York, N. Y., 6s,	20,000	22,000 00	20,000 00
of Woburn, Mass., 4s,	51,000	51,618 75	51,000 00
Town of Burlington, Mass., 5s,	530	530 00	530 00
of Winchester, Mass., 4s,	27,000	28,592 50	27,000 00
United States 5s,	25,000	28,750 00	28,000 00
	\$133,530	\$142,391 25	\$136,530 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston,	\$2,500	\$2,700 00	\$2,500 00
130	Atlas National Bank, Boston,	13,000	13,975 00	13,500 00
74	Blackstone Nat'l B'k, Boston,	7,400	6,290 00	7,400 00
30	Boston National Bank, Boston,	3,000	2,715 00	3,000 00
67	Continental N'l Bank, Boston,	6,700	6,850 75	6,700 00
45	Eliot National Bank, Boston,	4,500	5,298 75	4,500 00
55	Faneuil Hall N'l Bank, Boston,	5,500	6,875 00	5,500 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
35	Howard Nat'l B'k, Boston,	3,500	3,036 25	3,500 00
77	N'l Bank of Commerce, Boston,	7,700	8,104 25	7,700 00
46	N'l B'k of the Republic, Boston,	4,600	6,480 25	5,605 00
135	N'l Hide & Leather B'k, Boston,	13,500	14,191 87	13,500 00
145	National Revere Bank, Boston,	14,500	11,600 00	14,500 00
46	Nat'l Webster Bank, Boston,	4,600	4,692 00	4,600 00
115	New England N'l B'k, Boston,	11,500	16,905 00	16,000 00
21	Old Boston N'l Bank, Boston,	2,100	2,163 00	2,100 00
20	Second National Bank, Boston,	2,000	3,480 00	3,000 00
165	Shawmut Nat'l Bank, Boston,	16,500	18,645 00	18,000 00
170	Shoe & Leather N'l B'k, Boston,	17,000	15,703 75	17,000 00
30	State National Bank, Boston,	3,000	3,247 50	3,000 00
34	Suffolk Nat'l Bank, Boston,	3,400	3,489 25	3,400 00
60	Third National Bank, Boston,	6,000	5,400 00	6,000 00
52	Tremont N'l Bank, Boston,	5,200	3,672 50	5,200 00
144	First Nat'l Bank, Woburn,	14,400	20,160 00	19,795 00
		\$177,100	\$189,925 12	\$191,000 00

Woburn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$15,000	\$15,975 00	\$15,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,022 50	1,000 00
Boston Terminal Co. 3½s, . . .	50,000	52,250 00	50,000 00
Concord & Montreal R.R. 4s, . . .	40,000	42,600 00	40,000 00
Fitchburg R.R. 5s, . . .	51,000	54,790 00	51,000 00
Maine Central R.R. 7s, . . .	10,000	10,125 00	10,000 00
Old Colony R.R. 4½s, . . .	1,000	1,052 50	1,000 00
	\$168,000	\$177,815 00	\$168,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,970 94	2 per cent.	\$74,773 57	4½ per cent.	\$142,788 00	6 per cent.
10,000 00	3 “	492,946 67	5 “	700 00	7 “
202,500 00	4 “	14,900 00	5½ “	100 00	8 “

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1897, . . .	1,102 22
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,649 53
Assessed value of the same,	9,745 00
Number of loans which are of an amount not exceeding \$3,000 each, 274	
Aggregate amount of the same,	311,376 57
Total number of loans upon real estate,	335
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	69,390 44
Times for the dividends fixed by the by-laws: third Saturday in January and July.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$23,697 11 } during the year ending Oct. 31, 1897, . . . { 1½ per cent., 23,847 74 }	47,544 85
Number of accounts opened during the year ending Oct. 31, 1897, . . .	725
Number of accounts closed during the year ending Oct. 31, 1897, . . .	643
Total number of open accounts Oct. 31, 1897,	5,791
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	5,255 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	300,189 75
Number of same,	6,046
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	304,369 58
Number of same,	5,891
Date of examination by commissioner: April 29.	

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 129.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

STEPHEN SALISBURY,

EDWARD D. THAYER, Jr.,

A. GEORGE BULLOCK,

GEO. E. FRANCIS,

LYMAN A. ELY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,498,750 00	Deposits,	\$14,276,201 50
Bank stock, as per schedule, .	792,700 00	Guaranty fund,	717,000 00
Loans on bank stock,	6,325 00	Interest account,	235,872 29
Railroad bonds, as per schedule, .	4,053,500 00	Reserved profits,	24,459 09
Loans on railroad stock,	9,500 00	Suspense,	1,018 71
Real estate by foreclosure,	17,250 34		
Loans on real estate,	5,330,008 60		
Loans on personal security,	1,031,800 00		
Loans to counties, cities or towns (notes),	292,390 00		
Loans on depositors' books,	550 00		
Deposits in banks, on interest,	217,094 05		
Expense account,	1,439 55		
Cash on hand,	3,244 05		
	<hr/>		<hr/>
	\$15,254,551 59		\$15,254,551 59

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$6,969 62
Wachusett National Bank, Fitchburg,	10,000 00
Millbury National Bank, Millbury,	10,000 00
Citizens' National Bank, Worcester,	12,000 00
City National Bank, Worcester,	13,000 00
First National Bank, Worcester,	18,000 00
Mechanics' National Bank, Worcester,	10,000 00
Quinsigamond National Bank, Worcester,	10,000 00
Worcester National Bank, Worcester,	127,124 43

Worcester County Institution for Savings, Worcester — Continued.

Loans on Bank Stock, amount on each : —

10 shares Mechanics' National Bank, Worcester, Mass.,	\$675 00
15 shares Millbury National Bank, Millbury, Mass.,	900 00
40 shares Spencer National Bank, Spencer, Mass.,	4,000 00
15 shares Second National Bank, Norwich, Conn.,	750 00

Loans on Railroad Stock, amount on each : —

26 shares Boston & Albany R.R.,	\$3,500 00
46 shares Boston & Albany R.R.,	6,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s,	\$291,000	\$314,740 00	\$291,000 00
of Boston, Mass, 5s,	225,000	253,105 00	225,000 00
of Boston, Mass., 6s,	28,000	31,640 00	28,000 00
of Brockton, Mass., 4s,	80,000	84,000 00	80,000 00
of Columbus, Ohio, 4s,	90,000	90,975 00	90,000 00*
of Fall River, Mass., 4s,	82,500	85,075 00	82,500 00
of Fitchburg, Mass., 4s,	58,000	62,940 00	58,000 00
of Holyoke, Mass., 4s,	55,000	56,712 00	55,000 00
of Lynn, Mass, 4s,	200,000	212,137 00	200,000 00
of Lynn, Mass, 5s,	85,000	88,125 00	85,000 00
of Manchester, N. H., 4s,	8,000	8,360 00	8,000 00
of Manchester, N. H., 6s,	9,000	9,810 00	9,000 00
of Milwaukee, Wis., 5s,	71,250	81,937 00	71,250 00
of New Bedford, Mass., 4s,	127,000	133,100 00	127,000 00
of New Bedford, Mass., 6s,	5,000	5,325 00	5,000 00
of New London, Conn., 7s,	25,000	30,000 00	25,000 00
of Newton, Mass., 6s,	40,000	46,600 00	40,000 00
of Norwich, Conn., 5s,	14,000	15,680 00	14,000 00
of Providence, R. I., 4s,	49,000	55,888 00	49,000 00
of Providence, R. I., 4½s,	52,000	52,780 00	52,000 00
of Providence, R. I., 5s,	5,000	5,650 00	5,000 00
of Salem, Mass., 4s,	40,000	42,800 00	40,000 00
of Salem, Mass., 5s,	22,000	23,870 00	22,000 00
of Somerville, Mass., 4s,	28,000	28,420 00	28,000 00
of Worcester, Mass., 4s,	1,000,000	1,071,275 00	1,000,000 00
of Worcester, Mass., 5s,	26,000	28,860 00	26,000 00
Town of Abington, Mass., 4s,	80,000	83,600 00	80,000 00
of Beverly, Mass., 4s,	100,000	105,000 00	100,000 00
of Cranston, R. I., 4s,	25,000	26,000 00	25,000 00
of Lincoln, R. I., 4s,	30,000	30,600 00	30,000 00
of Pawtucket, R. I., 5s,	3,000	3,000 00	3,000 00*
of Spencer, Mass., 4s,	25,000	25,600 00	25,000 00
of Westborough, Mass., 5s,	20,000	22,000 00	20,000 00
County of Rockingham, N. H., 4s,	50,000	51,000 00	50,000 00
United States 4s,	150,000	190,500 00	150,000 00
United States 5s,	300,000	343,500 00	300,000 00
	\$3,498,750	\$3,800,604 00	\$3,498,750 00

* Legal investments when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	\$5,400	\$5,778 00	\$5,400 00
375	Atlas National Bank, Boston, .	37,500	40,033 00	37,500 00
92	Blackstone N'l Bank, Boston, .	9,200	7,820 00	9,200 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,580 00	1,400 00
63	Columbian N'l Bank, Boston, .	6,300	5,250 00	6,300 00
120	Continental N'l Bank, Boston, .	12,000	12,270 00	12,000 00
121	Eliot National Bank, Boston, .	12,100	14,247 00	12,100 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,500 00	2,000 00
250	First National Bank, Boston, .	25,000	55,000 00	25,000 00
172	Freeman's N'l Bank, Boston, .	17,200	14,620 00	17,200 00
31	Globe National Bank, Boston, .	3,100	2,604 00	3,100 00
180	Hamilton Nat'l Bank, Boston, .	18,000	18,270 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	12,750 00	15,000 00
74	Market National Bank, Boston, .	7,400	4,810 00	7,400 00
110	Massachusetts N'l B'k, Boston, .	11,000	8,387 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	18,875 00	12,500 00
217	N'l B'k of Commerce, Boston, .	21,700	22,840 00	21,700 00
94	N'l B'k of No. America, Boston, .	9,400	8,648 00	9,400 00
100	N'l B'k of Redemption, Boston, .	10,000	11,425 00	10,000 00
210	N'l B'k of the Republic, Boston, .	21,000	29,820 00	21,000 00
208	Nat'l City Bank, Boston, .	20,800	14,184 00	20,800 00
110	National Eagle Bank, Boston, .	11,000	8,275 00	11,000 00
83	Nat'l Exchange Bank, Boston, .	8,300	10,790 00	8,300 00
308	N'l Hide & Leather B'k, Boston, .	30,800	32,186 00	30,800 00
375	National Revere Bank, Boston, .	37,500	30,000 00	37,500 00
71	National Union Bank, Boston, .	7,100	9,245 00	7,100 00
200	National Webster B'k, Boston, .	20,000	20,300 00	20,000 00
199	New England N'l B'k, Boston, .	19,900	29,253 00	19,900 00
80	North National Bank, Boston, .	8,000	7,400 00	8,000 00
45	Old Boston Nat'l Bank, Boston, .	4,500	4,640 00	4,500 00
352	Second National Bank, Boston, .	35,200	61,250 00	35,200 00
173	Shawmut Nat'l Bank, Boston, .	17,300	17,950 00	17,300 00
134	Shoe & Leather N'l B'k, Boston, .	13,400	12,328 00	13,400 00
113	State National Bank, Boston, .	11,300	12,230 00	11,300 00
56	Suffolk Nat'l Bank, Boston, .	5,600	5,712 00	5,600 00
100	Third National Bank, Boston, .	10,000	9,000 00	10,000 00
78	Tremont N'l Bank, Boston, .	7,800	5,470 00	7,800 00
200	Washington N'l Bank, Boston, .	20,000	19,900 00	20,000 00
51	Fitchburg N'l B'k, Fitchburg, .	5,100	7,395 00	5,100 00
60	Franklin County Nat'l Bank, Greenfield,	6,000	6,000 00	6,000 00
27	Leicester N'l Bank, Leicester, .	2,700	4,050 00	2,700 00
54	Millbury N'l Bank, Millbury, .	5,400	5,400 00	5,400 00
20	Southbridge N'l Bank, Southbridge,	2,000	2,400 00	2,000 00
200	Third Nat'l Bank, Springfield, .	20,000	40,000 00	20,000 00
10	Blackstone N'l B'k, Uxbridge, .	1,000	1,000 00	1,000 00
8	Ware National Bank, Ware, .	800	880 00	800 00
300	Central N'l Bank, Worcester, .	30,000	40,500 00	30,000 00
250	Citizens' N'l Bank, Worcester, .	25,000	32,500 00	25,000 00

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	City Nat'l Bank, Worcester, .	\$30,000	\$43,500 00	\$30,000 00
150	Mechanics' N'l B'k, Worcester,	15,000	12,750 00	15,000 00
240	Quinsigamond National Bank, Worcester,	24,000	34,800 00	24,000 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
		\$792,700	\$954,815 00	\$792,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$200,000	\$209,500 00	\$200,000 00
Boston & Albany R.R. 5s, . . .	270,000	285,525 00	270,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.	98,000	111,230 00	98,000 00
Boston & Lowell R.R. 4s, . . .	150,000	155,500 00	150,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	31,275 00	30,000 00
Boston & Lowell R.R. 5s, . . .	26,000	26,520 00	26,000 00
Boston & Maine R.R. 4s, . . .	300,000	314,155 00	300,000 00
Boston & Maine R.R. 4½s, . . .	180,000	213,300 00	180,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	100,000	108,500 00	100,000 00
Concord & Montreal R.R. 4s, . . .	150,000	155,700 00	150,000 00
Concord & Montreal R.R. 6s, . . .	10,000	12,300 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	106,500 00	100,000 00
Dexter & Newport R.R. 4s, . . .	50,000	51,750 00	50,000 00
Eastern R.R. 6s,	313,500	376,200 00	313,500 00
Fitchburg R.R. 4s,	125,000	127,675 00	122,000 00
Fitchburg R.R. 4½s,	92,000	100,280 00	92,000 00
Fitchburg R.R. 5s,	285,000	301,400 00	285,000 00
Maine Central R.R. 4s,	100,000	104,850 00	90,000 00
Maine Central R.R. 6s,	54,000	57,910 00	54,000 00
Maine Central R.R. 7s,	12,000	16,200 00	12,000 00
New Haven & Derby R.R. 6s, . .	30,000	31,290 00	30,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	108,750 00	100,000 00
Old Colony R.R. 4s,	500,000	530,600 00	500,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	221,000	259,675 00	221,000 00
Portland & Rumford Falls R.R. 4s, .	100,000	102,000 00	100,000 00
Salem & Lowell R.R. 6s,	25,000	25,500 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	140,000	173,600 00	140,000 00

Worcester County Institution for Savings, Worcester — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Upper Coos R.R. 4½s,	\$50,000	\$56,000 00	\$50,000 00
Vermont & Massachusetts R.R. 5s, . .	100,000	106,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s, . .	155,000	164,300 00	155,000 00
	\$4,066,500	\$4,423,985 00	\$4,053,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,969 62	2 per cent.	\$29,500 00	4½ per cent.	\$4,108,390 00	5 per cent.
200,124 43	3 “	186,000 00	4½ “	35,775 00	5½ “
150,000 00	3¾ “	1,275,827 60	4½ “	42,631 00	6 “
542,850 00	4 “	308,800 00	4¾ “	800 00	8 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,250 34
Assessed value of the same,	27,300 00
Net income received from same during year ending Oct. 31, 1897,	603 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,403	
Aggregate amount of the same,	1,985,398 60
Total number of loans upon real estate,	1,706
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	691,445 71
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$267,979 58 } during the year ending Oct. 31, 1897, { 2 per cent., 271,613 45 }	539,593 03
Number of accounts opened during the year ending Oct. 31, 1897,	3,468
Number of accounts closed during the year ending Oct. 31, 1897,	2,350
Total number of open accounts Oct. 31, 1897,	30,237
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	24,244 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,709,599 47
Number of same,	22,778
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	1,825,877 21
Number of same,	22,334
Date of examination by commissioners: October 14 and 15.	

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 100.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,

WILLIAM L. CLARK,

STEPHEN SAWYER,

HENRY M. WITTER.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$422,000 00	Deposits,	\$6,497,363 17
Bank stock, as per schedule, .	241,400 00	Guaranty fund,	230,000 00
Loans on bank stock,	1,000 00	Interest account,	128,106 84
Railroad bonds, as per schedule, .	1,158,000 00		
Loans on railroad stock,	1,000 00		
Real estate (for banking pur- poses),	150,000 00		
Loans on real estate,	3,363,796 00		
Loans on personal security,	1,185,609 00		
Loans to counties, cities or towns (notes),	6,500 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	298,840 72		
Expense account,	7,846 13		
Cash on hand,	19,228 16		
	<u>\$6,855,470 01</u>		<u>\$6,855,470 01</u>

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$132,925 10*
Mechanics' National Bank, Worcester,	55,341 20
Quinsigamond National Bank, Worcester,	110,574 42*

Loan on Bank Stock:—

12 shares Shelburne Falls National Bank, Shelburne Falls,	\$1,000 00
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Loan on Railroad Stocks:—

10 shares Boston & Albany R.R.,	\$1,000 00
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* These deposits have since been reduced within the legal limit.

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,012 00	\$5,000 00
of Chicago, Ill., 4s, . . .	50,000	52,750 00	50,000 00
of Fitchburg, Mass., 4s, . . .	25,000	25,562 00	25,000 00
of Holyoke, Mass., 4s, . . .	50,000	51,750 00	50,000 00
of Marlborough, Mass., 4s, . . .	18,000	18,900 00	18,000 00
of New London, Conn., 7s, . . .	15,000	16,125 00	15,000 00
of Newton, Mass., 6s, . . .	15,000	17,400 00	15,000 00
of Saginaw, Mich., 4s, . . .	5,000	5,100 00	5,000 00
of Saginaw, Mich., 5s, . . .	20,000	20,500 00	20,000 00
of Somerville, Mass., 4s, . . .	35,000	35,315 00	35,000 00
of Springfield, Mass., 7s, . . .	12,000	14,160 00	12,000 00
of Worcester, Mass., 4s, . . .	25,000	26,000 00	25,000 00
Town of Beverly, Mass., 4s, . . .	7,000	7,315 00	7,000 00
of Brookline, Mass., 7s, . . .	5,000	5,025 00	5,000 00
of Lincoln, R. I., 4s, . . .	25,000	25,437 00	25,000 00
County of Middlesex, Mass., 4s, . . .	30,000	30,975 00	30,000 00
United States 4s, . . .	80,000	94,610 00	80,000 00
	\$422,000	\$451,936 00	\$422,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, . .	\$5,000	\$5,350 00	\$5,000 00
58	Blackstone Nat'l B'k, Boston, . .	5,800	4,930 00	5,800 00
122	Eliot Nat'l Bank, Boston, . .	12,200	14,274 00	12,200 00
67	First National Bank, Boston, . .	6,700	15,008 00	6,700 00
61	Fourth N'l Bank, Boston, . . .	6,100	7,320 00	6,100 00
100	Globe National Bank, Boston, . .	10,000	8,400 00	10,000 00
50	Hamilton Nat'l Bank, Boston, . .	5,000	5,050 00	5,000 00
100	Howard Nat'l Bank, Boston, . .	10,000	8,600 00	10,000 00
20	Manufacturers' N'l B'k, Boston, . .	2,000	2,000 00	2,000 00
12	Market National Bank, Boston, . .	1,200	780 00	1,200 00
50	Merchants' N'l Bank, Boston, . .	5,000	7,750 00	5,000 00
44	N'l B'k of Commerce, Boston, . .	4,400	4,620 00	4,400 00
160	National Bank of the Common- wealth, Boston, . . .	16,000	22,560 00	16,000 00
185	N'l B'k of No. America, Boston, . .	18,500	14,880 00	18,500 00
25	National City Bank, Boston, . .	2,500	1,675 00	2,500 00
100	National Eagle Bank, Boston, . .	10,000	7,500 00	10,000 00
164	N'l Hide & Leather B'k, Boston, . .	16,400	16,892 00	16,400 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
73	Nat'l Webster Bank, Boston, .	\$7,300	\$7,446 00	\$7,300 00
8	North National Bank, Boston, .	800	746 00	800 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,550 00	5,000 00
63	Shoe & Leather N'l B'k, Boston, .	6,300	5,796 00	6,300 00
50	State Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
16	Third National Bank, Boston, .	1,600	1,440 00	1,600 00
25	Wachnsett N'l B'k, Fitchburg, .	2,500	4,375 00	2,500 00
15	Leicester Nat'l Bank, Leicester, .	1,500	2,250 00	1,500 00
25	Leominster N'l B'k, Leominster, .	2,500	2,750 00	2,500 00
53	Millbury N'l Bank, Millbury, .	5,300	5,565 00	5,300 00
55	Northboro' N'l B'k, Northboro', .	5,500	5,500 00	5,500 00
12	Oxford Nat'l Bank, Oxford, .	1,200	1,200 00	1,200 00
50	Spencer Nat'l Bank, Spencer, .	5,000	6,250 00	5,000 00
10	Westminster National Bank, Gardner, .	1,000	1,000 00	1,000 00
70	Central N'l Bank, Worcester, .	7,000	9,450 00	7,000 00
7	Citizens' N'l Bank, Worcester, .	700	910 00	700 00
200	City Nat'l Bank, Worcester, .	20,000	29,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester, .	6,400	5,440 00	6,400 00
180	Quinsigamond National Bank, Worcester, .	18,000	26,100 00	18,000 00
20	Worcester N'l B'k, Worcester, .	2,000	2,900 00	2,000 00
		\$241,400	\$276,657 00	\$241,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$125,000	\$131,875 00	\$125,000 00
Boston & Lowell R.R. 4s, . .	100,000	103,250 00	100,000 00
Boston & Maine R.R. 4s, . .	80,000	85,475 00	80,000 00
Boston & Maine R.R. 4½s, . .	40,000	47,900 00	40,000 00
Boston & Providence R.R. 4s, . .	50,000	53,000 00	50,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,600 00	10,000 00
Concord & Claremont R.R. 4½s, .	24,000	26,160 00	24,000 00
Concord & Montreal R.R. 4s, . .	70,000	72,800 00	70,000 00
Dexter and Newport R.R. 4s, . .	10,000	10,300 00	10,000 00
Fitchburg R.R. 4s,	57,000	57,940 00	57,000 00
Fitchburg R.R. 5s,	18,000	18,540 00	18,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Maine Central and European & No. American R.R. 4s,	30,000	31,650 00	30,000 00

Worcester Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Manchester & Lawrence R.R. 4s, .	\$25,000	\$26,375 00	\$25,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	95,000	106,400 00	95,000 00
Old Colony R.R. 4s, .	50,000	53,500 00	50,000 00
Penobscot Shore Line R.R. 4s, .	100,000	102,500 00	100,000 00
Peterborough & Hillsborough R.R. 4½s, .	10,000	11,000 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	6,000	6,360 00	6,000 00
Sullivan County R.R. 4s, .	25,000	25,875 00	25,000 00
Upper Coos R.R. 4s, .	40,000	40,000 00	40,000 00
Upper Coos R.R. 4½s, .	8,000	8,720 00	8,000 00
Worcester, Nashua & Roch. R.R. 4s,	160,000	168,879 00	160,000 00
	\$1,158,000	\$1,224,849 00	\$1,158,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$298,840 72	2½ per cent.	\$25,000 00	4¾ per cent.	\$3,489,905 00	5 per cent.
36,500 00	4 “	502,000 00	4½ “	23,750 00	5½ “
25,000 00	4½ “	25,000 00	4¾ “	44,000 00	6 “
379,000 00	4¼ “	8,000 00	4¼ “		

Amount invested in real estate for banking purposes,	\$150,000 00
Estimated value of the same,	150,000 00
Assessed value of the same,	130,000 00
Net income received from same during year ending Oct. 31, 1897,	8,022 52
Number of loans which are of an amount not exceeding \$3,000 each,	863
Aggregate amount of the same,	1,384,987 00
Total number of loans upon real estate,	1,137
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,	318,662 10
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$116,355 21 } during the year ending Oct. 31, 1897, { 2 per cent., 120,413 73 }	236,768 94
Number of accounts opened during the year ending Oct. 31, 1897,	3,160
Number of accounts closed during the year ending Oct. 31, 1897,	1,843
Total number of open accounts Oct. 31, 1897,	24,391

Worcester Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),	\$16,960 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,	1,113,779 71
Number of same,	21,846
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,	931,826 79
Number of same,	15,223
Date of examination by commissioner: October 8.	

WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 84.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. EDWIN SMITH,

JOHN H. COES,

JOHN D. LOVELL,

T. W. HAMMOND,

THOMAS B. EATON.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$202,000 00	Deposits,	\$5,843,089 82
Bank stock, as per schedule, .	590,113 19	Guaranty fund, . .	208,000 00
Railroad bonds, as per schedule, .	580,000 00	Profit and loss account,	179,443 38
Loans on real estate,	3,250,956 74	Real estate loan account,	33,675 61
Loans on personal security, . .	1,405,133 69		
Deposits in banks, on interest, .	232,193 58		
Cash on hand,	3,811 61		
	\$6,264,208 81		\$6,264,208 81

Cash on Deposit in Banks, amount in each : —

Globe National Bank, Boston,	\$50,811 76
Mechanics' National Bank, Worcester,	93,366 75
Quinsigamond National Bank, Worcester,	88,015 07

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 6s, . . .	\$16,000	\$16,640 00	\$16,000 00*
of Fitchburg, Mass., 4s, . . .	50,000	54,250 00	50,000 00
of Holyoke, Mass., 4s, . . .	25,000	25,875 00	25,000 00
of New London, Conn., 7s, . . .	20,000	24,200 00	20,000 00
of Norwich, Conn., 5s, . . .	5,000	5,700 00	5,000 00
of Providence, R. I., 4½s, . . .	50,000	50,875 00	50,000 00
of Springfield, Mass., 7s, . . .	4,000	4,720 00	4,000 00
Town of Brookline, Mass., 7s, . . .	7,000	7,000 00	7,000 00
of Spencer, Mass., 4s, . . .	25,000	26,500 00	25,000 00
	\$202,000	\$215,760 00	\$202,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, . .	\$3,200	\$3,360 00	\$4,537 75
186	Atlas National Bank, Boston, . .	18,600	19,902 00	22,937 00
31	Blackstone N'l Bank, Boston, . .	3,100	2,635 00	3,672 00
128	Boston Nat'l Bank, Boston, . .	12,800	11,520 00	13,244 12
150	Boylston Nat'l Bank, Boston, . .	15,000	17,850 00	18,925 62
13	Central Nat'l Bank, Boston, . .	1,300	1,391 00	1,758 25
76	Columbian N'l Bank, Boston, . .	7,600	6,308 00	9,572 50
5	Continental N'l Bank, Boston, . .	500	510 00	608 75
210	Eliot National Bank, Boston, . .	21,000	24,570 00	25,262 00
63	Faneuil Hall N'l Bank, Boston, . .	6,300	7,875 00	8,868 75
62	Globe National Bank, Boston, . .	6,200	5,208 00	6,161 50
123	Hamilton Nat'l Bank, Boston, . .	12,300	12,423 00	15,279 12
118	Howard Nat'l Bank, Boston, . .	11,800	10,148 00	13,348 00
100	Market National Bank, Boston, . .	10,000	6,500 00	9,300 00
42	Massachusetts N'l B'k, Boston, . .	4,200	3,192 00	4,455 27
146	Merchants' N'l Bank, Boston, . .	14,600	22,046 00	20,289 75
7	Mt Vernon N'l Bank, Boston, . .	700	700 00	966 75
200	N'l B'k of Commerce, Boston, . .	20,000	21,000 00	23,700 00
197	N'l B'k of Redemption, Boston, . .	19,700	22,458 00	25,270 50
109	N'l B'k of the Republic, Boston, . .	10,900	15,260 00	14,277 25
118	National City Bank, Boston, . .	11,800	7,906 00	12,626 00
207	N'l Hide & Leather B'k, Boston, . .	20,700	21,735 00	23,379 87
200	Nat'l Revere Bank, Boston, . .	20,000	16,000 00	20,965 00
94	National Union Bank, Boston, . .	9,400	11,750 00	13,305 00
62	New England N'l B'k, Boston, . .	6,200	9,114 00	8,260 25
255	North Nat'l Bank, Boston, . .	25,500	23,460 00	31,250 75
106	Old Boston Nat'l Bank, Boston, . .	10,600	10,918 00	12,713 75
50	Second National Bank, Boston, . .	5,000	8,750 00	7,700 00

Worcester Mechanics' Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
174	Shawmut Nat'l Bank, Boston, .	\$17,400	\$19,314 00	\$20,794 25
122	State National Bank, Boston, .	12,200	13,176 00	15,088 75
158	Suffolk National Bank, Boston, .	15,800	16,116 00	20,012 50
69	Tremont Nat'l Bank, Boston, .	6,900	4,830 00	8,454 00
68	Washington N'l Bank, Boston, .	6,800	6,120 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin Nat'l Bank, Franklin, .	5,100	5,610 00	5,715 00
20	Westminster N'l B'k, Gardner, .	2,000	2,000 00	2,000 00
4	Leicester N'l Bank, Leicester, .	400	600 00	476 00
37	Millbury N'l Bank, Millbury, .	3,700	3,885 00	7,245 00
23	Southbridge N'l Bank, South- bridge, Conn., .	2,300	2,990 00	2,580 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
84	Central Nat'l Bank, Worcester, .	8,400	11,340 00	9,167 50
142	Citizens' N'l Bank, Worcester, .	14,200	18,460 00	18,375 00
180	City Nat'l Bank, Worcester, .	18,000	26,100 00	18,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,040 00	1,656 00
434	Mechanics' N'l B'k, Worcester, .	43,400	36,890 00	50,787 69
123	Quinsigamond National Bank, Worcester,	12,300	17,835 00	14,570 00
95	Worcester N'l B'k, Worcester, .	9,500	13,775 00	10,222 00
		\$491,600	\$529,620 00	\$590,113 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$52,750 00	\$50,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,450 00	20,000 00
Boston & Maine R.R. 4½s, . . .	75,000	89,812 50	75,000 00
Concord & Claremont R.R. 4½s, . .	50,000	54,500 00	50,000 00
Fitchburg R.R. 4s,	66,000	67,560 00	66,000 00
Fitchburg R.R. 5s,	19,000	19,612 50	19,000 00
Maine Central R.R. 4s,	50,000	51,500 00	50,000 00
Old Colony R.R. 4s,	50,000	53,250 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	75,000	92,250 00	75,000 00
Upper Coos R.R. 4½s,	25,000	27,250 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	107,500 00	100,000 00
	\$580,000	\$636,435 00	\$580,000 00

Worcester Mechanics' Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,811 76	2 per cent.	\$538,000 00	4 per cent.	\$3,128,606 74	5 per cent.
43,366 75	2½ “	458,000 00	4½ “	21,983 69	5½ “
138,015 07	3 “	387,000 00	4½ “	55,000 00	6 “
49,000 00	3½ “	17,500 00	4¾ “	1,000 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 1,070
 Aggregate amount of the same, \$1,553,710 46
 Total number of loans upon real estate, 1,313
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1897, 277,846 99
 Times for the dividends fixed by the by-laws: January 15 and July 15.
 Rate and amount of each semi annual dividend { 2 per cent., \$107,229 14 }
 during the year ending Oct. 31, 1897, { 2 per cent., 110,178 83 } 217,407 97
 Number of accounts opened during the year ending Oct. 31, 1897, 1,351
 Number of accounts closed during the year ending Oct. 31, 1897, . 912
 Total number of open accounts Oct. 31, 1897, 9,328
 Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-
 clusive of taxes), 15,427 67
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1897, 850,439 25
 Number of same, 5,377
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1897, 762,101 12
 Number of same, 7,024
 Date of examination by commissioners: October 14.

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 61.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

THOMAS F. GALLAGHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. D. GARFIELD,

ELLIOT N. CHOATE,

AMASA NORCROSS,

LOUIS D. BARTLETT,

ISAAC C. WRIGHT.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M. ;
Saturdays, close at 12 M.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,023,300 00	Deposits,	\$4,051,153 48
Bank stock, as per schedule, .	95,600 00	Guaranty fund, .	145,500 00
Loans on bank stock,	16,700 00	Interest account, .	90,047 53
Railroad bonds, as per schedule, .	225,000 00	Profit and loss account,	67,879 77
Real estate by foreclosure, . .	12,049 42	Special account, rents, etc.,	316 48
Loans on real estate,	2,141,810 00		
Loans on personal security, . .	556,656 18		
Loan to counties, cities or towns (notes),	47,000 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	229,484 37		
Furniture and fixtures,	312 72		
Judgment allowed,	3,010 61		
Cash on hand,	3,873 96		
	\$4,354,897 26		\$4,354,897 26

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	\$134,327 49
Rollstone National Bank, Fitchburg,	95,156 88

Worcester North Savings Institution, Fitchburg — Continued.

Loans on Bank Stock, amount on each:—

5 shares Rollstone National Bank, Fitchburg,	\$500 00
2 shares Rollstone National Bank, Fitchburg,	200 00
40 shares Wachusett National Bank, Fitchburg,	4,000 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
50 shares Wachusett National Bank, Fitchburg,	5,000 00
20 shares Wachusett National Bank, Fitchburg,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$40,000	\$40,745 00	\$40,000 00
of Boston, Mass., 4s,	100,000	102,340 00	100,000 00
of Canton, Ohio, 5s,	35,500	36,872 50	35,500 00
of Chelsea, Mass., 4s,	25,000	25,437 50	25,000 00
of Cleveland, Ohio, 4s,	32,000	32,840 00	} 52,000 00
of Cleveland, Ohio, 5s,	18,000	19,530 00	
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Fall River, Mass., 4s,	30,000	30,900 00	30,000 00
of Fall River, Mass., 5s,	20,000	23,000 00	20,000 00
of Fitchburg, Mass., 4s,	100,000	104,687 50	100,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,930 00	25,000 00
of Holyoke, Mass., 4s,	25,000	26,125 00	25,000 00
of Indianapolis, Ind., 4s,	30,000	30,325 00	30,000 00
of Lewiston, Me., 5s,	10,000	12,000 00	10,000 00
of Lynn, Mass., 5s,	25,000	26,500 00	25,000 00
of Meriden, Conn., 4s,	25,000	25,687 50	25,000 00
of Milwaukee, Wis., 5s,	24,500	27,228 12	24,500 00
of Montpelier, Vt., 4s,	16,000	16,320 00	16,000 00
of New Bedford, Mass., 6s,	20,000	22,025 00	21,300 00
of Norwich, Conn., 7s,	20,000	24,200 00	22,000 00
of Portland, Me., 6s,	10,000	12,100 00	10,000 00
of Providence, R. I., 5s,	50,000	56,875 00	54,000 00
of Saginaw, Mich., 5s,	24,000	24,457 50	24,000 00
of Somerville, Mass., 4s,	30,000	30,725 00	30,000 00
of Springfield, Ohio, 5s,	30,000	33,100 00	30,000 00
of Terre Haute, Ind., 4½s,	26,000	27,170 00	26,000 00
of Woburn, Mass., 4s,	30,000	30,225 00	30,000 00
Town of Danvers, Mass., 5s,	10,000	11,050 00	10,000 00
of Lincoln, R. I., 4s,	24,000	24,500 00	24,000 00
of Melrose, Mass., 4s,	25,000	26,625 00	25,000 00
of Needham, Mass., 4s,	15,500	15,861 25	15,500 00
of Wayland, Mass., 5s,	10,000	10,125 00	10,000 00
County of Middlesex, Mass., 4s,	30,000	30,450 00	30,000 00
United States 5s,	50,000	57,750 00	53,500 00
	\$1,010,500	\$1,069,706 87	\$1,023,300 00

* A legal investment when made.

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$10,675 00	\$10,000 00
33	Blackstone N'l Bank, Boston, .	3,300	2,805 00	3,300 00
100	Boston Nat'l Bank, Boston, .	10,000	9,000 00	10,000 00
50	Continental N'l Bank, Boston, .	5,000	5,112 50	5,000 00
50	Merchants' N'l Bank, Boston, .	5,000	7,550 00	5,000 00
100	N'l B'k of Commerce, Boston, .	10,000	10,525 00	10,000 00
100	National City Bank, Boston, .	10,000	6,800 00	10,000 00
50	National Eagle Bank, Boston, .	5,000	3,756 25	5,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,349 50	3,300 00
25	Tremont Nat'l Bank, Boston, .	2,500	1,753 12	2,500 00
25	Fitchburg N'l Bank, Fitchburg, .	2,500	3,625 00	3,500 00
200	Rollstone N'l B'k, Fitchburg, .	20,000	29,000 00	28,000 00
		\$86,600	\$93,951 37	\$95,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$30,000	\$30,975 00	\$30,000 00
Fitchburg R.R. 4s,	85,000	87,225 00	85,000 00
Fitchburg R.R. 5s,	40,000	43,425 00	40,000 00
Maine Central R.R. 4s,	7,000	7,227 50	7,000 00
Maine Central R.R. 4½s,	23,000	25,070 00	23,000 00
Vermont & Massachusetts R.R. 5s, .	40,000	42,400 00	40,000 00
	\$225,000	\$236,322 50	\$225,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$229,484 37	2 per cent.	\$492,490 12	4½ per cent.	\$592,035 00	5½ per cent.
125,800 00	4 “	38,975 00	4¾ “	70,462 49	6 “
55,000 00	4½ “	1,387,503 57	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$12,049 42
 Assessed value of the same, 13,400 00
 Number of loans which are of an amount not exceeding \$3,000 each, 707
 Aggregate amount of the same, 925,301 06
 Total number of loans upon real estate, 835

Worcester North Savings Institution, Fitchburg — Concluded.

Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1897,	\$198,537 18	
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$74,843 98 }	151,496 90	
during the year ending Oct. 31, 1897, . . { 2 per cent., 76,652 92 }		
Number of accounts opened during the year ending Oct. 31, 1897,	1,501	
Number of accounts closed during the year ending Oct. 31, 1897,	1,210	
Total number of open accounts Oct. 31, 1897,	9,858	
Total expenses of the corporation for the year ending Oct. 31, 1897 (ex-		
clusive of taxes),	8,820 03	
Amount of deposits, not including dividends, received during the year		
ending Oct. 31, 1897,	654,335 35	
Number of same,	7,789	
Amount of withdrawals, including dividends, during the year ending		
Oct. 31, 1897,	607,815 33	
Number of same,	6,934	
Date of examination by commissioner: October 7.		

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 47.

O. B. PARKS, *President*.

J. H. ASHLEY, *Treasurer*.

HENRY FULLER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

D. L. GILLET, .

L. R. NORTON,

O. B. PARKS,

O. A. GRANGER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also 7 to 8.30 P.M., on the tenth day of January, April, July and October.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$91,000 00	Deposits,	\$1,284,023 42
Loans on public funds, . . .	15,000 00	Guaranty fund, . .	51,366 06
Bank stock, as per schedule, .	25,400 00	Interest account, .	1,504 25
Loans on bank stock,	11,025 00	Profit and loss account,	22,467 97
Railroad bonds, as per schedule,	58,750 00		
Loans on railroad stock, . . .	525 00		
Loans on real estate,	807,261 50		
Loans on personal security, . .	253,510 00		
Loans to counties, cities or towns (notes),	6,700 00		
Deposits in banks, on interest, .	58,941 61		
Deposits in banks, not on interest,	25,944 10		
Expense account,	727 08		
Cash on hand,	4,577 41		
	\$1,359,361 70		\$1,359,361 70

Cash on Deposit in Banks, amount in each: —

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	10,000 00
City National Bank, Holyoke,	5,000 00
Agawam National Bank, Springfield,	5,000 00
Pyncheon National Bank, Springfield,	10,000 00
Springfield National Bank, Springfield,	23,941 61
Hampden National Bank, Westfield,	25,944 10

Woronoco Savings Bank, Westfield — Continued.

Loan on Public Funds:—

\$15,000 Town of Westfield 3½s, \$15,000 00

Loans on Bank Stock, amount on each:—

3 shares First National Bank, Westfield, Mass.,	\$300 00
1 share First National Bank, Westfield, Mass.,	} 300 00
2 shares Hampden National Bank, Westfield, Mass.,	
30 shares Hampden National Bank, Westfield, Mass.,	2,000 00
3 shares Hampden National Bank, Westfield, Mass.,	300 00
10 shares Hampden National Bank, Westfield, Mass.,	1,000 00
33 shares Hampden National Bank, Westfield, Mass.,	3,300 00
5 shares Hampden National Bank, Westfield, Mass.,	500 00
25 shares Hampden National Bank, Westfield, Mass.,	625 00
3 shares Hampden National Bank, Westfield, Mass.,	300 00
4 shares First National Bank, Westfield, Mass.,	400 00
15 shares Hampden National Bank, Westfield, Mass.,	1,500 00
10 shares First National Bank, Westfield, Mass.,	500 00

Loans on Railroad Stock, amount on each:—

2 shares Boston & Albany R.R.,	\$200 00
2 shares Boston & Albany R.R.,	175 00
2 shares Connecticut River R.R.,	150 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	\$20,000	\$21,600 00	\$20,000 00
of Kansas City, Mo., 4½s,	15,000	16,500 00	15,000 00
of Peoria, Ill., 4s,	10,000	10,200 00	10,000 00
Town of Westfield, Mass., 4s,	15,000	15,168 75	15,000 00
United States 4s,	31,000	35,030 00	31,000 00
	\$91,000	\$98,498 75	\$91,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire County Nat'l B'k, Northampton,	\$5,000	\$6,000 00	\$5,000 00
12	Agawam N'l B'k, Springfield,	1,200	1,200 00	1,200 00
13	Chicopee N'l B'k, Springfield,	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,400 00	4,000 00
86	First Nat'l B'k, Westfield,	8,600	12,040 00	8,600 00
53	Hampden Nat'l B'k, Westfield,	5,300	7,950 00	5,300 00
		\$25,400	\$33,540 00	\$25,400 00

Woronoco Savings Bank, Westfield — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$10,000	\$10,400 00	\$10,000 00
Boston, Winthrop & Shore R.R. 5s,	14,000	14,910 00	14,000 00
Fitchburg R.R. 4s,	10,000	10,400 00	10,000 00
Upper Coos R.R. 4s,	25,000	25,000 00	24,750 00
	\$59,000	\$60,710 00	\$58,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,941 61	3 per cent.	\$39,200 00	4 per cent.	\$1,089,821 50	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	443		
Aggregate amount of the same,		\$592,591 50	
Total number of loans upon real estate,	433		
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1897,		62,362 67	
Times for the dividends fixed by the by-laws: January 10 and July 10.			
Rate and amount of each semi-annual dividend { 2 per cent., \$23,426 43 } during the year ending Oct. 31, 1897, { 2 per cent., 24,133 17 }		47,559 60	
Number of accounts opened during the year ending Oct. 31, 1897,	449		
Number of accounts closed during the year ending Oct. 31, 1897,	279		
Total number of open accounts Oct. 31, 1897,	3,171		
Total expenses of the corporation for the year ending Oct. 31, 1897 (exclusive of taxes),		2,492 00	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1897,		227,739 55	
Number of same,	2,457		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1897,		197,984 68	
Number of same,	2,317		
Date of examination by commissioner: May 11.			

CONSOLIDATED BALANCE SHEET

OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Public funds,	\$71,221,777 60	Deposits,	\$473,919,094 27
Loans on public funds,	977,015 00	Guaranty fund,	20,144,809 93
Bank stock,	28,251,471 59	Earnings un-	
Loans on bank stock,	1,916,920 43	divided,	9,733,856 95
Railroad bonds,	53,381,949 41	Due on mort-	
Boston Terminal Company bonds,	5,903,641 88	gage loans,	125,959 04
Loans on railroad bonds,	528,750 00	Sundry liabili-	
Loans on railroad stock,	702,740 00	ties,	48,214 79
Railroad notes,	100,000 00		
Real estate (for banking purposes),	4,239,769 51		
Real estate by foreclosure,	2,053,394 58		
Loans on real estate,	212,284,066 19		
Loans on personal security,	93,056,758 57		
Loans to counties, cities and towns			
(notes),	9,837,652 71		
Loans on depositors' books,	51,718 00		
Deposits in banks, on interest,	16,185,252 21		
Deposits in banks, not on interest,	479,541 28		
Expense account,	193,510 73		
Sundry stocks and bonds taken to			
secure indebtedness,	723,807 87		
Premium account,	226,819 93		
Furniture and fixtures,	72,699 69		
Sundry assets,*	172,012 07		
Cash on hand,	1,412,665 73		
	\$503,973,934 98		\$503,973,934 98

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1897, \$22,604,490 84
 Aggregate amount of ordinary dividends for the year ending Oct. 31, 1897, 17,335,519 46
 Average rate of ordinary dividends for the year ending Oct. 31, 1897, 4.004+ per cent.
 Aggregate amount of extra dividends for the year ending Oct. 31, 1897, none declared.

*Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.**

Number.	Rate.	Number.	Rate.	Number.	Rate.
1,	3 per cent.	157,	4 per cent.	9,	4½ per cent.
1,	3½ “	7,	4½ “	1,	4¾ “
9,	3½ “				

* Two banks which recently commenced business have paid no dividends.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,835 29	0 per cent.	\$321,600 00	3 9-16 per cent.	\$133,627,323 52	5 per cent.
65,109 08	1½ "	488,373 36	3½ "	4,800 00	5½ "
9,634,053 19	2 "	3,039,500 00	3¾ "	919,576 11	5¾ "
2,505,326 88	2½ "	25,000 00	3 13-16 "	19,952,495 24	5½ "
50,000 00	2.53 "	1,074,200 00	3⅞ "	202,749 75	5¾ "
50,000 00	2⅝ "	55,000 00	3 9-10 "	29,384,232 59	6 "
4,944 80	2.65 "	74,687,143 06	4 "	34,000 00	6¼ "
128,562 96	2¾ "	1,467,500 00	4½ "	303,955 00	6½ "
7,140 00	2 4-5 "	75,000 00	4 15-64 "	452,262 02	7 "
3,106,114 50	3 "	13,525,468 86	4¼ "	22,810 00	7 3-10 "
25,000 00	3⅛ "	387,500 00	4⅜ "	19,350 00	7½ "
174,250 00	3¼ "	34,083,088 09	4½ "	9,657 23	8 "
15,000 00	3.30 "	189,000 00	4⅝ "	11,732 47	10 "
57,000 00	3⅝ "	3,718,092 14	4¾ "	\$335,640,873 11	
1,423,126 97	3½ "	200,000 00	4⅞ "		
67,000 00	3 6-10 "	13,000 00	4 9-10 "		

Number of loans which are of an amount not exceeding

\$3,000 each, 66,138

Aggregate amount of the same, \$78,805,340 69

Total number of loans upon real estate, 75,645

Number of accounts opened during the year ending Oct. 31, 1897, 186,265

Number of accounts closed during the year ending Oct. 31, 1897, 142,234

Total number of open accounts Oct. 31, 1897, 1,384,329

Total amount of expenses for the year ending Oct. 31, 1897 (exclusive of taxes), 1,162,136½14

Number of deposits, not including dividends, received during the year ending Oct. 31, 1897, 1,248,203

Aggregate amount of the same, 82,814,012 78

Number of withdrawals, including dividends, during the year ending Oct. 31, 1897, 1,071,272

Aggregate amount of the same, 79,334,807 88

COMPARATIVE AGGREGATES.

	1896. One Hundred and Eighty-seven Banks.	1897. One Hundred and Eighty-seven Banks.	Increase.	Decrease.
Number of open accounts,	1,340,668	1,384,329	43,661	-
Amount due depositors,	\$453,220,257 27	\$473,919,094 27	\$20,698,837 00	-
Number of deposits (not including dividends),	1,225,089	1,248,203	23,114	-
Amount of same,	\$78,916,530 70	\$82,814,012 78	\$3,897,482 08	-
Number of withdrawals (including dividends),	1,050,329	1,071,272	20,943	-
Amount of same,	\$81,751,390 90	\$79,334,807 88	-	\$2,416,583 02
Number of accounts opened,	183,246	186,265	3,019	-
Number of accounts closed,	144,006	142,234	-	1,772
Profit and loss account,	\$5,011,729 96	\$5,377,000 28	\$365,270 32	-
Interest account,	4,056,922 83	3,917,951 57	-	\$138,961 26
Surplus account,	417,001 00	373,505 59	-	43,495 41
Premium account,	19,208 98	4,177 54	-	15,031 44
Rent account,	56,336 30	63,211 97	6,875 67	-
Due on unfinished mortgage loans,	93,138 12	125,959 04	32,820 92	-
Sundry liabilities,	76,709 77	48,214 79	-	28,494 98
Amount of guaranty fund,	19,044,522 24	20,144,809 93	1,100,287 69	-
Public funds,	69,490,753 99	71,221,777 60	1,761,023 61	-
Loans on public funds,	2,176,378 65	977,015 00	-	1,199,363 65
Bank stock,	28,485,188 88	28,251,471 59	-	183,717 29
Loans on bank stock,	2,004,349 63	1,916,920 43	-	87,429 20
Railroad bonds,	49,379,499 05	53,381,949 41	4,002,450 36	-
Boston Terminal Company bonds,	-	5,903,641 88	5,903,641 88	-
Loans on railroad bonds,	240,550 00	528,750 00	288,200 00	-
Loans on railroad stock,	1,001,232 84	702,740 00	-	298,492 84
Railroad notes,	3,245,000 00	100,000 00	-	3,145,000 00

Real estate for banking purposes,	4,048,965 63	4,239,769 51	190,803 88	-
Real estate by foreclosure,	1,813,983 13	2,053,394 58	240,311 45	-
A-essed value of the same,	1,889,270 00	2,155,645 24	272,375 24	-
Loans on mortgage of real estate,	201,985,142 39	212,284,066 19	10,298,923 80	-
Loans on personal security,	91,799,373 27	93,056,758 57	1,263,385 30	-
Loans to counties, cities and towns,	10,174,142 31	9,837,652 71	-	336,489 60
Loans on depositors' books,	44,997 05	51,718 00	6,720 95	-
Expense account,		183,510 73		-
Stocks and bonds taken to secure indebtedness,		723,807 87		-
Premium account,	759,726 67	226,819 93	629,123 62	-
Furniture and fixtures,		72,699 69		-
Sundry assets,		172,012 07		-
Deposits in banks, on interest,	13,253,990 23	16,185,252 21	2,931,261 93	-
Deposits in banks, not on interest,	509,479 45	479,541 28	-	29,938 17
Cash on hand,	1,669,973 25	1,412,665 73	-	257,307 52
Aggregate amount of earnings,	21,798,078 08	22,694,490 84	806,412 76	-
Aggregate amount of ordinary dividends,	16,835,008 38	17,335,519 46	500,511 08	-
Average rate of ordinary dividends,	4.01 per cent.	4.004 per cent.	-	.006 per cent.
Aggregate amount of extra dividends,				-
Number of loans not exceeding \$3,000 each,	64,170	66,133	1,968	-
Amount of same,	\$75,346,390 58	\$78,305,340 69	\$2,958,950 11	-
Total number of loans upon real estate,	72,656	75,645	2,989	-
Total expenses (exclusive of taxes),	\$1,134,581 43	\$1,162,136 14	\$27,554 71	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1897, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Percentage of Ex-			
						Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.
1834.	22	24,256	—	\$3,407,773 00	\$140 09	614,408*	\$5 58	\$10,968 00	.0028
1835.	27	27,232	2,976	3,921,370 00	\$513,597 00	—	—	12,066 00	.0033
1836.	28	29,786	2,554	4,374,578 00	453,208 00	—	—	14,413 00	
1837.	30	32,564	2,778	4,781,426 00	400,848 00	—	—	17,504 00	
1838.	30	33,063	499	4,869,393 00	87,967 00	—	—	18,329 00	
1839.	30	36,686	3,623	5,608,159 00	738,766 00	—	—	17,204 00	
1840.	31	37,470	784	5,819,554 00	211,395 00	—	—	17,952 00	
1841.	30	41,423	3,953	6,714,182 00	894,628 00	—	7 88	19,248 00	
1842.	—	42,587	1,164	6,900,451 00	186,270 00	—	—	—	
1843.	31	43,217	630	8,935,547 00	35,095 00	—	—	20,777 00	.0029
1844.	31	49,669	6,452	9,261,345 00	1,325,798 00	—	—	22,688 00	
1845.	33	58,178	8,479	9,813,288 00	1,551,943 00	—	—	27,017 00	
1846.	38	62,868	4,715	10,680,933 00	867,645 00	—	—	29,307 00	
1847.	39	68,312	5,419	11,780,813 00	1,099,880 00	—	—	34,490 00	
1848.	41	69,894	1,582	11,970,448 00	189,635 00	—	—	36,405 00	
1849.	43	71,629	1,735	12,111,554 00	141,106 00	—	—	37,361 00	
1850.	45	78,823	7,194	13,660,024 00	1,548,471 00	—	13 73	41,681 00	.0026
1851.	45	86,557	7,715	15,654,089 00	1,894,065 00	—	—	43,707 00	
1852.	53	97,353	10,816	18,401,308 00	2,847,219 00	—	—	49,380 00	
1853.	60	117,404	20,051	23,370,102 00	4,968,794 00	—	—	59,071 00	
1854.	73	136,654	19,250	25,936,858 00	2,566,756 00	—	—	63,471 00	
1855.	80	148,263	11,609	27,296,217 00	1,257,959 00	—	—	77,757 00	.0028
1856.	81	165,484	17,221	30,373,447 00	3,077,231 00	—	—	89,309 00	
1857.	86	177,375	11,891	33,015,757 00	2,642,310 00	—	—	102,027 00	

1858,	86	182,655	5,280	33,914,972 00	899,215 00	185 67	-	-	105,339 00	}	.0028
1859,	86	205,409	22,754	39,424,419 00	5,509,647 00	191 93	-	-	107,551 00		
1860,	86	230,068	24,659	45,054,236 00	5,629,817 00	195 83	-	35 59	112,264 00	}	.0028
1861,	93	225,058	5,0104	44,785,439 00	268,797 004	198 99	-	-	120,886 00		
1862,	93	248,900	23,842	50,403,674 00	5,618,235 00	202 50	-	-	135,783 00	}	.0027
1863,	95	272,419	23,319	56,883,828 00	6,480,154 00	208 92	-	-	140,713 00		
1864,	97	291,616	19,397	62,557,604 30	5,673,775 75	214 52	-	-	184,739 77	}	.0029
1865,	102	291,488	1284	59,936,482 52	5,621,121 784	205 62	-	47 29	203,348 56		
1866,	102	316,553	25,365	67,732,264 31	7,795,281 79	213 76	-	-	219,287 31	}	.0032
1867,	108	348,593	31,740	80,431,883 71	12,699,319 40	230 73	-	-	254,225 79		
1868,	115	383,094	34,501	94,838,336 54	14,406,752 83	247 55	-	-	297,537 60	}	.0031
1869,	130	431,769	48,675	112,119,016 64	17,280,680 10	259 67	-	-	339,271 57		
1870,	139	488,797	57,028	135,745,097 54	23,626,080 90	277 71	-	93 14	376,734 09	}	.0027
1871,	160	561,201	72,404	163,704,077 54	27,958,980 00	291 52	-	-	429,080 09		
1872,	172	630,246	69,045	181,797,313 92	21,093,236 38	293 21	-	-	469,681 80	}	.0025
1873,	175	666,229	35,983	202,195,343 70	17,398,029 78	303 49	-	-	547,518 83		
1874,	179	702,099	35,870	217,452,120 84	15,256,777 14	309 71	-	-	644,682 68	}	.0029
1875,	180	720,639	18,540	237,848,963 21	20,396,842 37	330 05	-	144 00	661,503 92		
1876,	180	739,289	18,650	243,340,642 75	5,491,679 64	329 15	-	-	657,858 72	}	.0027
1877,	179	739,577	468	244,596,614 18	1,255,971 43	330 64	-	-	671,728 23		
1878,	168	674,251	65,5064	209,860,631 18	34,735,983 004	311 25	-	-	606,550 23	}	.0028
1879,	166	675,555	1,304	206,378,709 53	3,481,921 654	305 50	-	-	590,830 18		
1880,	184	706,395	30,840	218,047,922 37	11,669,212 84	308 68	-	-	581,274 35	}	.00271
1881,	165	738,951	32,556	230,444,479 10	12,398,556 73	311 85	-	-	617,672 51		
1882,	166	772,518	33,567	241,311,362 49	10,866,883 39	312 37	-	-	619,829 24	}	.00257
1883,	168	806,010	33,492	252,607,593 02	11,296,230 53	313 40	-	-	630,247 92		
1884,	168	826,008	19,998	262,720,146 97	10,112,553 95	318 06	-	-	658,690 60	}	.00257
1885,	171	848,787	22,779	274,998,412 93	12,278,265 96	323 99	-	141 64	674,561 84		
1886,	172	906,039	57,252	291,197,900 96	16,199,488 03	321 40	-	-	698,087 72	}	.00239
1887,	173	944,778	38,739	302,948,624 08	11,750,723 12	320 66	-	-	747,295 32		
1888,	176	983,202	38,424	315,185,070 57	12,236,446 49	320 57	-	-	783,158 82	}	.00248
1889,	177	1,029,694	46,492	332,723,688 59	17,538,618 02	323 13	-	-	827,619 26		
1890,	179	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	-	187 92	860,978 56	}	.00241
1891,	180	1,131,203	47,886	369,626,385 54	15,933,448 30	326 67	-	-	882,787 61		
1892,	184	1,189,386	58,733	393,019,862 08	23,493,476 54	330 29	-	-	936,829 59	}	.00238
1893,	185	1,214,493	24,557	399,995,969 81	6,975,707 73	329 35	-	-	1,010,639 63		
1894,	185	1,247,090	24,597	416,778,017 53	16,782,447 72	334 20	-	-	1,028,838 01	}	.00216
1895,	187	1,302,479	55,389	439,269,861 15	22,491,843 62	337 25	-	175 69	1,080,611 70		
1896,	187	1,340,663	38,189	453,200,257 27	13,950,396 12	338 06	-	-	1,134,581 43	}	.00250
1897,	187	1,384,329	43,661	473,919,094 27	20,698,837 00	342 35	-	-	1,162,136 14		

† Decrease.

* In 1830,

ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN AND TRUST

COMPANIES,

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY — BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. E. PEABODY, *President.*E. A. COFFIN, *Treasurer.*N. W. JORDAN, *Actuary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
City, county and town bonds, .	\$102,875 00	Capital stock, . .	\$1,000,000 00
Bank stocks,	103,644 38	Surplus fund, . .	500,000 00
Railroad stocks,	57,193 62	Interest,	26,997 03
Railroad bonds,	292,840 57	Discount,	16,173 10
Miscellaneous bonds,	417,329 70	Commissions,	986 15
Miscellaneous stocks,	30,500 00	Fees for trustee services,	31,067 78
Loans to corporations,	640,579 39	Profit and loss, . .	50,000 00
Time loans with collaterals, . .	1,869,949 31	Deposits:—	
Demand loans with collaterals, . .	1,960,008 62	Subject to check, . .	5,323,300 86
Notes of individuals or firms, . .	3,355 52	For payment of coupons, etc.,	525,498 41
Expense account,	20,975 49	Certificates of deposit,	22,799 17
Overdrafts,	56 75	Certified checks, . .	7,471 24
Cash:—		Treasurer's checks, . .	15,417 13
In office,	38,673 85	Sinking funds, railroads,	157,910 33
In banks,	2,154,324 63	Sinking funds, corporations,	14,562 63
		Dividends unpaid, . .	123 00
	\$7,692,306 83		\$7,692,306 83

Date of examination by commissioners: November 4.

BAY STATE TRUST COMPANY — BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.*E. H. FERRY, *Secretary.*ALFRED RODMAN, *Actuary.*

BALANCE SHEET NOVEMBER 6, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$108,000 00	Capital stock, . . .	\$400,000 00
State bonds, . . .	60,000 00	Surplus fund, . . .	50,000 00
City, county and town bonds, .	48,000 00	Interest, . . .	35,490 43
Loans to counties, cities and towns (notes), . . .	301,000 00	Rents safe deposit vaults, . . .	4,429 50
Railroad bonds, . . .	136,250 00	Earnings undivided, . . .	29,168 25
Miscellaneous bonds, . . .	30,006 25	Deposits:—	
Loans on real estate, . . .	8,000 00	Subject to check, . . .	2,506,616 74
Real estate owned, . . .	150,000 00	For payment of con-	
Loans to corporations, . . .	1,050,347 81	pons, etc., . . .	3,740 00
Time loans with collaterals, .	107,975 00	Certified checks, . . .	4,748 69
Demand loans with collaterals, .	314,345 04	Sinking funds, cor-	
Notes of individuals or firms, .	85,000 00	porations, . . .	3,944 49
Expense account, . . .	7,673 93	Dividends unpaid, . . .	125 00
Taxes paid, . . .	3,053 90		
Cash:—			
In office, . . .	45,549 55		
In banks, . . .	583,061 62		
	\$3,038,263 10		\$3,038,263 10

Date of examination by commissioners: June 23, 24.

BEACON TRUST COMPANY—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.*

O. M. DENNETT, *Treasurer.*

GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$27,000 00	Capital stock, . . .	\$300,000 00
City, county and town bonds, . .	4,000 00	Interest and discount, . .	12,268 42
Miscellaneous bonds,	8,150 00	Commissions,	1,039 09
Loans on real estate,	147,135 00	Earnings undivided, . .	30,000 00
Loans to corporations,	72,899 45	Deposits:—	
Time loans with collaterals, . .	404,225 00	Subject to check, . . .	647,003 68
Demand loans with collaterals, .	94,461 40	For payment of coupons, etc.,	15,200 00
Notes of individuals or firms, . .	30,453 07	Certificates of deposit, . .	21,545 10
Expense account,	3,762 00	Certified checks, . . .	3,252 60
Overdrafts,	301 12	Dividends unpaid, . . .	25 00
Cash:—			
In office,	33,440 31		
In banks,	204,506 54		
	<u>\$1,030,333 89</u>		<u>\$1,030,333 89</u>

Date of examination by commissioners: October 25, 26.

BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated March 27, 1895. Commenced business July 11, 1895.

F. K. PADDOCK, *President*.

C. W. KELLOGG, *Treasurer*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$350 00	Capital stock, . . .	\$100,000 00
State bonds,	10,000 00	Surplus fund, . . .	25,000 00
City, county and town bonds, . .	2,000 00	Interest,	798 56
Railroad bonds,	10,000 00	Earnings undivided, . .	10,788 06
Miscellaneous bonds,	2,000 00	Deposits:—	
Loans on real estate,	21,971 15	Subject to check, . . .	221,844 82
Loans to corporations,	53,169 87	Certificates of deposit, .	57,343 25
Time loans with collaterals, . . .	71,993 08	Treasurer's checks, . .	1,950 00
Demand loans with collaterals, . .	63,101 14	Due to banks,	35,340 60
Notes of individuals or firms, . .	139,544 83		
Premium account,	236 30		
Furniture and fixtures,	5,083 45		
Safe deposit vaults,	15,465 07		
Overdrafts, secured,	710 64		
Due from banks,	2,358 48		
Cash:—			
In office,	19,377 68		
In banks,	35,703 60		
	<u>\$453,065 29</u>		<u>\$453,065 29</u>

Trust Department.

Loans on real estate,	\$1,650 00	Trust accounts,	\$76,111 27
Cash on hand,	175 08	Income,	46 62
Real estate,	34,125 00		
Savings bank book,	232 81		
Sundry stocks,	39,975 00		
	<u>\$76,157 89</u>		<u>\$76,157 89</u>

Date of examination by commissioner: October 4.

**B. M. C. DURFEE SAFE DEPOSIT AND TRUST
COMPANY — FALL RIVER.**

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$105,500 00	Capital stock, . . .	\$400,000 00
Loans to counties, cities and towns (notes), . . .	5,000 00	Earnings undivided, . . .	17,741 05
Railroad bonds, . . .	46,550 00	Profit and loss, . . .	79,516 32
Loans on real estate, . . .	96,700 00	Deposits:—	
Loans to corporations, . . .	1,273,144 09	Subject to check, . . .	1,265,013 67
Time loans with collaterals, . . .	37,975 00		
Demand loans with collaterals, . . .	5,500 00		
Notes of individuals or firms, . . .	66,103 41		
Cash:—			
In office, . . .	25,798 54		
In banks, . . .	100,000 00		
	\$1,762,271 04		\$1,762,271 04

Trust Department.

United States bonds, . . .	\$14,365 00	Trust accounts, . . .	\$35,000 00
Loans on real estate, . . .	17,500 00		
Cash on hand, . . .	3,135 00		
	\$35,000 00		\$35,000 00

Date of examination by commissioner: June 14.

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1867.

WILLIAM E. PUTNAM, *President.* GEORGE E. GOODSPEED, *Assistant Treasurer.*

BALANCE SHEET NOVEMBER 8, 1897.

ASSETS.		LIABILITIES.	
United States bonds,	\$200,000 00	Capital stock,	\$1,000,000 00
City, county and town bonds, . .	540,000 00	Surplus fund,	1,000,000 00
Railroad bonds,	575,000 00	Profit and loss,	92,892 25
Loans on real estate,	1,061,312 00	Income,	130,511 25
Time loans with collaterals, . .	3,934,559 10	Deposits:—	
Demand loans with collaterals, .	1,393,086 87	Subject to check,	6,783,507 85
Expenses,	30,744 83	For payment of coupons, etc.,	48,220 69
Cash:—		Certificates of deposit,	133,900 00
In office,	422,548 07	Certified checks,	2,892 78
In banks,	1,505,003 81	Special trusts,	470,329 86
	<hr/> \$9,662,254 68		<hr/> \$9,662,254 68

Trust Department.

United States bonds,	\$110,805 64	Trust accounts,	\$5,200,993 91
City, county and town bonds, . .	48,583 27	Income,	21,589 92
Bank stocks,	64,929 75		
Railroad bonds,	454,031 52		
Railroad stocks,	749,973 79		
Loans on real estate,	2,585,892 22		
Notes with collaterals or sureties, .	49,714 32		
Cash on hand,	58,691 20		
Water works bonds,	5,400 00		
Manufacturing stocks,	103,311 00		
Real estate, etc.,	763,707 52		
Massachusetts Hospital Life Insurance Company, in trust, . .	65,000 00		
Gas light company stock,	2,500 00		
Deposits in savings banks,	8,198 10		
Sundry stocks and bonds,	151,845 50		
	<hr/> \$5,222,583 83		<hr/> \$5,222,583 83

Date of examination by commissioners: December 8, 9, 10.

CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY— CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

JOSEPH B. RUSSELL, *President.*

LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$11,100 00	Capital stock, . . .	\$100,000 00
State bonds,	10,000 00	Interest and discount, . . .	5,907 99
Bank stocks,	5,785 00	Earnings undivided, . . .	30,875 02
Railroad bonds,	10,200 00	Deposits:—	
Miscellaneous bonds,	20,340 00	Subject to check, . . .	599,373 00
Loans to corporations,	116,125 00	Certified checks, . . .	1,652 00
Time loans with collaterals,	255,134 00		
Demand loans with collaterals,	144,670 00		
Notes of individuals or firms,	37,660 78		
Expense account,	2,122 52		
Taxes paid,	1,635 90		
Furniture and fixtures,	2,500 00		
Safe deposit vaults,	20,000 00		
Cash:—			
In office,	18,258 96		
In banks,	82,275 85		
	<u>\$737,808 01</u>		<u>\$737,808 01</u>

Date of examination by commissioners: September 20.

COLUMBIA TRUST COMPANY — EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

JOHN H. SULLIVAN, *President.*

ALFRED E. WELLINGTON, *Treasurer.*

WM. J. RAUSCH, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
City, county and town bonds, .	\$10,000 00	Capital stock, . .	\$100,000 00
Loans on real estate, . . .	58,300 00	Surplus fund, . .	4,000 00
Loans to corporations, . .	5,000 00	Earnings undivided,	417 99
Time loans with collaterals, .	55,000 00	Deposits:—	
Demand loans with collaterals, .	28,474 37	Subject to check, .	207,024 41
Notes of individuals or firms, .	100,414 26	Certificates of deposit,	30 50
Premium account, . . .	300 00	Dividends unpaid, .	2,010 00
Furniture and fixtures, . .	4,500 00		
Safe deposit vaults, . . .	7,400 00		
Enterprise Co-operative Bank,—			
25 shares,	2,421 25		
Cash:—			
In office,	19,862 93		
In banks,	21,810 09		
	<u>\$313,482 90</u>		<u>\$313,482 90</u>

Date of examination by commissioners : November 15, 16.

FITCHBURG LOAN, TRUST AND SAFETY DEPOSIT COMPANY—FITCHBURG.

Incorporated March 30, 1895. Commenced business Feb. 1, 1897.

E. J. TORREY, *President.*

A. A. HOWE, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$22,674 17	Capital stock, . . .	\$100,000 00
Loans to corporations, . . .	29,468 80	Interest, . . .	724 66
Time loans with collaterals, . .	30,867 67	Discount, . . .	4,224 85
Demand loans with collaterals, .	200 00	Earnings undivided,	93 60
Notes of individuals or firms, .	56,792 25	Deposits:—	
Expense account, . . .	5,845 70	Subject to check, . .	43,781 47
Furniture and fixtures, . . .	2,766 04	Certificates of deposit,	14,472 77
Safe deposit vaults, . . .	20,000 00	Certified checks, . .	100 00
Cash:—		Notes re-discounted,	22,968 46
In office,	6,909 69		
In banks,	10,841 49		
	<u>\$186,365 81</u>		<u>\$186,365 81</u>

Date of examination by commissioners: February 25 and October 12.

GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY — GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$14,000 00	Capital stock, . . .	\$100,000 00
State bonds,	23,000 00	Surplus fund, . . .	25,000 00
City, county and town bonds, .	26,619 68	Interest,	7,417 74
Bank stocks,	14,282 85	Discount,	6,769 36
Railroad bonds,	6,000 00	Profit and loss, . .	5,758 57
Miscellaneous bonds,	58,000 00	Deposits : —	
Miscellaneous stocks,	9,672 07	Subject to withdrawal	
Loans on real estate,	231,609 67	on ten days, . . .	746,019 83
Loans to corporations,	110,700 00	For payment of cou-	
Time loans with collaterals, . .	203,582 00	pons, etc.,	153 00
Demand loans with collaterals, .	500 00	Certificates of deposit,	33,000 00
Notes of individuals or firms, .	122,635 13	Box rent,	57 50
Expense account,	1,051 98		
Premium account,	3,400 60		
Interest paid,	3,069 06		
Safe deposit boxes,	1,200 00		
Cash : —			
In office,	5,814 55		
In banks,	89,038 41		
	\$924,176 00		\$924,176 00

Date of examination by commissioners : January 21.

HAMPDEN LOAN AND TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

WILLIAM H. HAILE, *President.*

WILLIAM G. MCINTYRE, *Treasurer.*

BALANCE SHEET NOVEMBER 4, 1897.

ASSETS.		LIABILITIES.	
Bank stocks,	\$7,328 00	Capital stock, . .	\$100,000 00
Miscellaneous bonds,	18,500 00	Interest,	2,717 89
Miscellaneous stocks,	1,000 00	Discount,	9,836 94
Loans to corporations,	208,704 22	Commissions,	39 96
Time loans with collaterals,	93,060 00	Earnings undivided,	12,809 35
Demand loans with collaterals,	55,253 33	Deposits:—	
Notes of individuals or firms,	235,759 62	Subject to check,	566,553 32
Expense account,	4,000 05	For payment of coupons, etc.,	475 20
Taxes paid,	1,754 90	Certificates of deposit,	265,154 86
Interest paid,	4,637 74	Treasurer's checks,	1,074 73
Furniture, fixtures and safe deposit vaults,	32,420 00		
Overdrafts,	20 66		
Kansas City, Mo., special warrants,	14,659 23		
Collection accounts,	34,266 03		
Cash:—			
In office,	45,422 67		
In banks,	201,845 80		
	<u>\$958,662 25</u>		<u>\$958,662 25</u>

Trust Department.

Bank stocks,	\$1,300 00	Trust accounts, . .	\$29,739 15
Railroad stocks,	8,025 00		
Loans on real estate,	11,100 00		
Deposits in savings banks,	714 15		
Springfield Street Railway Company stock,	500 00		
Westfield Gas Light Company stock,	3,000 00		
Westfield Power Company stock,	3,800 00		
United States Whip Company stock,	800 00		
American Express Company stock,	500 00		
	<u>\$29,739 15</u>		<u>\$29,739 15</u>

Date of examination by commissioners: October 8.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY — HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

JOHN A. GALE, *President.*

C. L. TILTON, *Treasurer.*

MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$20,000 00	Capital stock, . . .	\$200,000 00
Miscellaneous bonds,	26,000 00	Surplus fund, . . .	20,000 00
Miscellaneous stocks,	898 74	Interest,	1,943 82
Loans on real estate,	52,194 36	Discount,	7,554 54
Real estate owned,	27,652 67	Profit and loss, . .	2,695 76
Loans to corporations,	55,410 17	Deposits: —	
Time loans with collaterals, . .	298,311 71	Payable on demand	
Demand loans with collaterals, .	20,635 00	or within 10 days	
Notes of individuals or firms, .	83,310 70	on presentation of	
Expense account,	916 48	book,	430,246 97
Premium account,	1,500 00	For payment of con-	
Taxes paid,	512 40	pons, etc.,	789 88
Interest paid,	3,382 22	Rentals,	512 20
Furniture and fixtures,	2,000 00	Box rentals,	148 50
Safe deposit vaults,	8,000 00	Exchange,	45
Trustee account, Platt bonds, .	11,216 18	John A. Gale, trustee,	383 34
Demand loan,	4,627 36		
Cash: —			
In office,	2,934 08		
In banks,	44,773 39		
	\$664,275 46		\$664,275 46

Date of examination by commissioners: June 18.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$633,000 00	Capital stock, . . .	\$1,000,000 00
State bonds,	88,000 00	Surplus fund, . . .	1,000,000 00
City, county and town bonds, . .	232,000 00	Interest,	16,843 04
Bank stocks,	12,090 00	Discount,	95,281 47
Railroad stocks,	61,925 00	Commissions,	1,269 99
Railroad bonds,	592,935 00	Earnings undivided, . .	35,146 89
Miscellaneous bonds,	183,440 00	Profit and loss, . . .	208,707 89
Miscellaneous stocks,	347,030 00	Guarantee account, . .	100,000 00
Loans on real estate,	313,003 30	Deposits:—	
Real estate owned,	500,000 00	Subject to check, . .	8,095,035 66
Loans to corporations,	2,516,767 22	For payment of coupons, etc.,	46,808 11
Time loans with collaterals, . .	1,454,103 49	Certificates of deposit, . .	48,508 51
Demand loans with collaterals, .	883,856 88	Sinking funds, corporations,	512,637 67
Notes of individuals or firms, . .	1,359,331 76		
Expense account,	18,480 20		
Interest paid,	9,576 24		
Safe deposit vaults,	50,000 00		
752 shares International Trust Co., held for distribution, . .	131,580 00		
Sinking fund bonds (special trust),	457,687 19		
Cash:—			
In office,	84,482 18		
In banks,	1,230,950 77		
	\$11,160,239 23		\$11,160,239 23

Trust Department.

United States bonds,	\$4,461 00	Trust accounts, . . .	\$1,955,064 28
City, county and town bonds, . .	98,963 07	Income,	6,366 93
Bank stocks,	28,250 88		
Railroad bonds,	757,273 59		
Railroad stocks,	50,014 69		
Loans on real estate,	9,700 00		
Cash on hand,	10,490 71		
Miscellaneous stocks and bonds, .	960,298 27		
Endowments and bequests, . . .	10,600 00		
Real estate,	31,379 00		
	\$1,961,431 21		\$1,961,431 21

Date of examination by commissioners: October 27, 28, 29.

LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*

GEORGE T. SHELDON, *Treasurer.*

GEORGE M. HARRIGAN, *Actuary.*

JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Railroad stocks,	\$21,875 00	Capital stock,	\$125,000 00
Railroad bonds,	15,180 00	Surplus fund,	25,000 00
Miscellaneous bonds, . . .	52,257 41	Interest,	} 5,011 81
Miscellaneous stocks, . . .	44,000 00	Discount,	
Loans on real estate,	33,548 50	Commissions,	
Real estate owned,	1,271 63	Deposits :—	
Loans to corporations, . . .	86,790 00	Subject to check, . . .	429,018 83
Time loans with collaterals, .	37,657 91	Certificates of deposit, .	422 22
Demand loans with collaterals, .	65,176 00	Dividends unpaid, . . .	1,506 00
Notes of individuals or firms, .	88,529 73	Bills payable,	45,000 00
Expense account,	2,209 09		
Furniture and fixtures, . . .	4,702 40		
Cash :—			
In office,	29,846 93		
In banks,	147,914 26		
	\$630,958 86		\$630,958 86

Date of examination by commissioners : July 21, 22.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.*

JAMES E. JENKINS, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$15,000 00	Capital stock, . . .	\$100,000 00
Bank stocks,	5,664 00	Surplus fund, . . .	90,000 00
Railroad bonds,	66,590 00	Profit and loss, . . .	15,529 54
Miscellaneous bonds,	13,433 33	Deposits,	923,774 63
Loans on real estate,	51,500 00	Certificates of deposit,	50,000 00
Real estate owned,	25,818 03		
Loans to corporations,	92,064 82		
Time loans with collaterals,	171,787 29		
Demand loans with collaterals,	40,996 15		
Notes of individuals or firms,	548,129 72		
Premium account,	1,237 50		
Safe deposit vaults and fixtures,	23,758 25		
Cash:—			
In office,	33,461 45		
In banks,	89,863 63		
	\$1,179,304 17		\$1,179,304 17

Date of examination by commissioners: May 7.

MALDEN TRUST COMPANY — MALDEN.

Incorporated June 3, 1896. Commenced business Dec. 1, 1896.

W. B. FERGUSON, *President*.

FRANK R. SIRCOM, *Treasurer and Secretary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock,	\$100,000 00
Loans to corporations,	87,000 00	Interest and discount,	2,865 40
Time loans with collaterals,	115,736 62	Commissions and	
Demand loans with collaterals,	5,000 00	rents,	31 79
Notes of individuals or firms,	139,217 68	Profit and loss,	5,979 43
Expense account,	288 25	Deposits :—	
Interest paid,	370 01	Subject to check,	308,830 76
Furniture and fixtures,	4,000 00	Certificates of deposit,	5,927 92
Safe deposit vaults,	10,000 00		
Cash :—			
In office,	12,758 91		
In banks,	39,263 83		
	\$423,635 30		\$423,635 30

Date of examination by commissioners : February 26.

MANUFACTURERS' TRUST COMPANY — HOLYOKE.

Incorporated April 26, 1887. Commenced business March 25, 1895.

J. G. MACKINTOSH, *President.*

A. G. MAGNA, *Treasurer.*

T. M. SHEPHERD, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$20,000 00	Capital stock, . . .	\$100,000 00
Miscellaneous stocks, . . .	2,000 00	Discount, . . .	2,265 02
Loans to corporations, . . .	95,064 79	Commissions, . . .	279 03
Demand loans with collaterals, . .	19,390 00	Earnings undivided, . . .	3,723 47
Notes of individuals or firms, . .	21,074 93	Deposits:—	
Expense account, . . .	1,262 42	Subject to check, . . .	59,358 05
Furniture and fixtures, . . .	1,500 00	Certificates of deposit, . . .	27,147 37
Brown, Shipley & Co., London, . .	380 96	Treasurer's checks, . . .	1,689 35
Cash:—		Due to banks, . . .	6,976 03
In office,	5,507 78	Reserve for taxes, . . .	750 00
In banks,	36,017 44		
	\$202,198 32		\$202,198 32

Date of examination by commissioners: October 6.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COM- PANY—BOSTON.

Incorporated Feb. 24, 1818.

ROBERT CODMAN, *President.*

CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1897.

ASSETS.		LIABILITIES.	
Mortgages,	\$10,984,399 23	Capital stock, . . .	\$500,000 00
Collateral and personal loans, . .	9,131,870 21	Surplus fund, . . .	116,107 74
Railroad bonds and notes, . . .	2,357,850 00	Interest,	1,234,781 41*
Railroad stocks,	481,200 00	Deposits,	21,440,228 76
Bank stocks,	113,200 00	Annuities on lives, . .	1,027,125 74
Real estate,	600,000 00	Mortgage guarantee	
Expense account,	23,365 83	fund,	89,259 08
Shares in capital stock purchased		Unclaimed balance	
and awaiting disposal, . . .	5,575 00	from sale of estate	
Cash:—		under foreclosed	
In banks,	710,542 46	mortgage,	500 00
	<u>\$24,408,002 73</u>		<u>\$24,408,002 73</u>

Also 64 shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company, and the accumulations of which are included in the sum above named.

Date of examination by commissioners: December 21.

* Of this sum, about \$50,000 is the accrued interest which is to be devoted to the payment of interest to depositors and to payments to life annuitants.

MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.*

FRANK W. REYNOLDS, *Treasurer.*

FRANK W. REYNOLDS, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$57,307 19	Capital stock, . . .	\$1,000,000 00
City, county and town bonds, .	784 72	Surplus fund, . . .	200,000 00
Railroad stocks,	17,898 27	Earnings undivided, .	34,490 22
Railroad bonds,	70,602 88	Profit and loss, . .	8,028 85
Miscellaneous bonds,	157,131 25	Deposits: —	
Miscellaneous stocks,	82,694 00	Subject to check, . .	2,148,670 26
Loans to corporations,	793,137 11	For payment of coupons, etc,	26,498 00
Time loans with collaterals, . .	1,726,180 13	Certificates of deposit, .	120,287 76
Demand loans with collaterals, .	52,325 74	Certified checks, . .	13,000 00
Notes of individuals or firms, .	305,016 34	Sinking funds, corporations,	40,762 43
Expense account,	9,703 97	Taxes,	3,775 00
Cash: —		Insurance,	29 68
In office,	75,235 77		
In banks,	247,524 83		
	<u>\$3,595,542 20</u>		<u>\$3,595,542 20</u>

Date of examination by commissioners: December 13.

MATTAPAN DEPOSIT AND TRUST COMPANY — SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President*.

WILLIAM S. FRETCH, Jr., *Secretary*.

GEORGE A. TYLER, *Actuary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$5,000 00	Capital stock, . . .	\$100,000 00
State bonds,	5,000 00	Surplus fund, . . .	20,000 00
City, county and town bonds, .	17,900 00	Interest,	14,204 98
Loans to counties, cities and towns (notes),	21,000 00	Profit and loss, . . .	5,523 33
Railroad bonds,	20,100 00	Deposits: —	
Miscellaneous bonds,	32,000 00	Subject to check, . .	587,680 84
Loans on real estate,	44,350 00	Certificates of deposit, .	29,301 00
Loans to corporations,	67,196 37	Dividends unpaid, . .	6 00
Time loans with collaterals, .	157,168 34		
Demand loans with collaterals, .	96,050 00		
Notes of individuals or firms, .	174,295 37		
Expense account,	9,626 53		
Cash: —			
In office,	39,264 16		
In banks,	67,765 38		
	\$756,716 15		\$756,716 15

Date of examination by commissioners: November 15, 16.

MERCANTILE TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

JOSIAH Q. BENNETT, *President*.

JOHN E. GILCREAST, *Treasurer*.

FRED'K T. MONROE, *Secretary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$17,062 50	Capital stock, . . .	\$250,000 00
State bonds, . . .	20,887 50	Earnings undivided, . . .	13,699 65
City, county and town bonds, . . .	11,500 00	Profit and loss, . . .	10,704 40
Railroad bonds, . . .	20,720 00	Deposits:—	
Miscellaneous bonds, . . .	5,000 00	Subject to check, . . .	1,193,542 06
Loans on real estate, . . .	23,000 00	Certificates of deposit, . . .	8,000 00
Loans to corporations, . . .	195,772 29	Certified checks, . . .	7,113 46
Time loans with collaterals, . . .	295,072 50	Treasurer's checks, . . .	32,100 00
Demand loans with collaterals, . . .	335,588 25		
Notes of individuals or firms, . . .	231,842 58		
Expense account, . . .	10,033 44		
Furniture and fixtures, . . .	5,080 99		
State of Washington warrants, . . .	4,596 00		
Due from sundry persons, . . .	910 55		
Cash:—			
In office, . . .	76,427 06		
In banks, . . .	261,665 91		
	\$1,515,159 57		\$1,515,159 57

Trust Department.

Bank stocks, . . .	\$11,824 25	Trust accounts, . . .	\$106,525 44
Railroad stocks, . . .	2,135 25	Income, . . .	243 22
Loans on real estate, . . .	38,950 00		
Cash on hand, . . .	548 90		
Land stock, . . .	300 00		
Real estate, . . .	49,400 00		
Deposits in savings banks, . . .	3,610 26		
	\$106,768 66		\$106,768 66

Date of examination by commissioners: June 21, 22.

**MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY —
LOWELL.**

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

LARKIN T. TRULL, *President.*

CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$55,000 00	Capital stock, . . .	\$100,000 00
Loans on real estate, . . .	15,226 00	Earnings undivided, . . .	1,854 54
Real estate owned, . . .	25,000 00	Due to banks, . . .	30,000 00
Loans to corporations, . . .	26,908 05	Deposits: —	
Time loans with collaterals, . . .	18,004 32	Subject to check, . . .	194,578 36
Demand loans with collaterals, . . .	36,140 00		
Notes of individuals or firms, . . .	60,036 66		
Expense account, . . .	1,446 17		
Premium account, . . .	3,000 00		
Furniture and fixtures, . . .	9,207 08		
Safe deposit vaults, . . .	20,000 00		
Rent account, . . .	2,650 84		
Cash: —			
In office, . . .	18,361 15		
In banks, . . .	35,452 63		
	\$326,432 90		\$326,432 90

Date of examination by commissioners: January 28.

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY —NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.*

EDMUND W. BOURNE, *Cashier.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 2, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$26,700 00	Capital stock, . . .	\$200,000 00
State bonds,	25,600 00	Surplus fund, . . .	20,000 00
Bank stocks,	1,500 00	Earnings undivided, . . .	2,429 53
Railroad stocks,	205 00	Profit and loss, . . .	357 27
Railroad bonds,	22,850 00	Deposits:—	
Miscellaneous bonds,	30,650 00	Subject to check, . . .	541,775 10
Miscellaneous stocks,	11,755 00	Dividends unpaid, . . .	20 00
Loans on real estate,	11,835 00	National banks, col- lection account, . . .	12,343 96
Real estate owned,	40,000 00		
Real estate by foreclosure,	23,000 00		
Loans to corporations,	264,395 69		
Time loans with collaterals,	114,375 00		
Notes of individuals or firms,	126,952 07		
Expense account,	894 93		
Safe deposit vaults,	10,000 00		
Cash:—			
In office,	18,408 59		
In banks,	47,804 58		
	\$776,925 86		\$776,925 86

Date of examination by commissioners: July 12, 13.

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, JR., *President.*D. R. WHITNEY, *Actuary.*N. H. HENCHMAN, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds,	\$1,000,000 00	Capital stock,	\$1,000,000 00
Commonwealth of Massachusetts bonds,	1,000,000 00	Earnings undivided, . .	180,299 87
Railroad bonds,	745,366 76	Profit and loss,	309,695 02
Time loans with collaterals or sureties,	8,538,019 47	Guarantee fund,	1,000,000 00
Demand loans with collaterals or sureties,	1,024,093 00	Deposits,	15,359,167 34
Expense account,	50,765 31	For payment of coupons, etc.,	104,339 90
Accounts receivable,	4,820 54	Sinking funds, railroads,	234,037 03
Cash:—			
In office and banks,	5,824,474 08		
	\$18,187,539 16		\$18,187,539 16

Trust Department.

United States bonds,	\$16,749 78	Trust accounts,	\$2,766,119 48
City, county and town bonds, . .	40,815 38	Income,	43,895 52
Bank stocks,	113,194 27	Dividends,	5,844 22
Railroad bonds,	139,814 70		
Railroad stocks,	446,901 84		
Loans on real estate,	1,519,350 00		
Notes receivable, city of Boston, .	250,000 00		
Notes receivable, with collaterals, .	101,500 00		
Cash in banks,	18,639 31		
Miscellaneous stocks,	56,478 18		
Policies (general trust fund), . .	43,010 32		
Deposits in savings banks,	5,836 07		
Real estate (special trust),	63,569 37		
	\$2,815,859 22		\$2,815,859 22

Date of examination by commissioners: April 30 and May 3.

NEWTON CENTRE TRUST COMPANY — NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.*

H. K. DRESSER, *Treasurer.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds,	\$12,000 00	Capital stock,	\$100,000 00
State bonds,	10,000 00	Surplus fund,	5,000 00
Bank stocks,	12,570 00	Interest,	5,194 65
Loans on real estate,	54,600 00	Commissions,	11 33
Time loans with collaterals, .	37,225 30	Earnings undivided, .	12,089 78
Demand loans with collaterals, .	62,122 00	Deposits: —	
Notes of individuals or firms, .	249,491 75	Subject to check, . . .	366,260 36
Expense account,	1,321 86	Certificates of deposit, .	3,823 53
Premium account,	1,445 00	Box rents,	40 00
Interest paid,	1,335 65	Storage,	103 50
Overdrafts,	120 56		
Cash: —			
In office,	5,243 93		
In banks,	45,047 10		
	\$492,523 15		\$492,523 15

Date of examination by commissioners: September 7.

NEWTONVILLE TRUST COMPANY — NEWTONVILLE.

Incorporated March 24, 1894. Commenced business March 16, 1896.

JOHN W. WEEKS, *President*.

SAMUEL W. FRENCH, *Treasurer and Secretary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$5,505 62	Capital stock, . . .	\$100,000 00
Loans on real estate,	3,630 00	Surplus fund, . . .	20,000 00
Loans to corporations,	64,468 92	Discount,	4,891 51
Time loans with collaterals,	140,272 97	Commissions, . . .	36 58
Demand loans with collaterals,	58,400 00	Earnings undivided,	1,910 42
Notes of individuals or firms,	43,097 46	Deposits:—	
Expense account,	1,476 85	Subject to check, . . .	241,284 77
Interest paid,	1,375 41	Treasurer's checks, . . .	349 78
Furniture and fixtures,	2,219 50	Reserved for taxes, . . .	800 00
Safe deposit vaults,	6,500 00		
Overdrafts,	1,667 83		
Cash:—			
In office,	7,953 20		
In banks,	35,705 30		
	<u>\$372,273 06</u>		<u>\$372,273 06</u>

Date of examination by commissioners: December 14.

OLD COLONY TRUST COMPANY — BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. JEFFERSON COOLIDGE, Jr., *President*.

CHAS. S. TUCKERMAN, *Treasurer*.

E. A. PHIPPEN, *Secretary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$153,469 00	Capital stock, . . .	\$1,000,000 00
City, county and town bonds, .	214,965 30	Surplus fund, . . .	1,000,000 00
Loans to counties, cities and towns (notes),	3,906,896 74	Earnings undivided, .	235,970 95
Railroad bonds,	686,250 00	Deposits:—	
Miscellaneous bonds,	250,000 00	Subject to check, . .	15,406,772 33
Loans to corporations,	2,785,440 19	For payment of coupons, etc.,	127,913 50
Time loans with collaterals, .	3,538,734 83	Certificates of deposit, .	730,970 56
Demand loans with collaterals or sureties,	1,740,617 48	Certified checks, . .	15,465 00
Notes of individuals or firms, .	865,000 00		
Cash:—			
In office,	811,390 82		
In banks,	3,564,327 98		
	<u>\$18,517,092 34</u>		<u>\$18,517,092 34</u>

Date of examination by commissioners: December 15, 16, 17.

PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY — BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIRA C. KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$20,000 00	Capital stock, . . .	\$100,000 00
City, county and town bonds, . .	17,000 00	Surplus fund, . . .	6,000 00
Railroad bonds,	4,525 00	Interest,	1,467 43
Miscellaneous bonds,	11,970 00	Earnings undivided, . .	199 28
Miscellaneous stocks,	6,310 00	Profit and loss, . . .	105 13
Loans on real estate,	37,175 00	Deposits:—	
Real estate owned,	35,000 00	Subject to check, . . .	300,000 29
Time loans with collaterals, . . .	85,543 00	Certificates of deposit, . .	97,900 35
Demand loans with collaterals, . .	69,220 04	Dividends unpaid, . . .	36 00
Notes of individuals or firms, . .	127,574 07	Due national banks, . .	6,452 38
Expense account,	4,980 88		
Premium account,	444 00		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	957 20		
Real estate improvement account, . .	8,459 06		
Cash:—			
In office,	15,326 54		
In banks,	31,926 07		
	\$512,160 86		\$512,160 86

Date of examination by commissioners: September 13, 14.

PURITAN TRUST COMPANY—BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

ALBERT F. HAYWARD, *President.*

WILLIAM R. DRESSER, *Treasurer.*

C. E. ROBERTS, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
State bonds,	\$16,329 38	Capital stock, . . .	\$200,000 00
Bank stocks,	1,280 00	Discount,	2,888 24
Loans on real estate, . . .	12,190 74	Earnings undivided, .	10,195 05
Loans to corporations, . .	209,560 60	Profit and loss, . .	223 55
Time loans with collaterals, .	130,661 34	Deposits :—	
Demand loans with collaterals, .	100,952 38	Subject to check, . .	776,009 97
Notes of individuals or firms, .	407,550 56	Certificates of deposit, .	107,314 68
Expense account,	2,750 25	Certified checks, . .	4,866 90
Interest paid,	212 47	Treasurer's checks, .	3,061 07
Furniture and fixtures, . .	9,000 00	Dividends unpaid, . .	12 00
Overdrafts,	255 10		
Cash :—			
In office,	43,943 23		
In banks,	169,885 41		
	<u>\$1,104,571 46</u>		<u>\$1,104,571 46</u>

Date of examination by commissioners : July 7, 8.

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.*

A. C. R. SMITH, *Treasurer.*

N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$750 00	Capital stock, . . .	\$200,000 00
State bonds,	25,000 00	Surplus fund, . . .	100,000 00
City, county and town bonds, . . .	9,750 00	Interest,	4,315 57
Bank stocks,	13,900 00	Discount,	17,133 96
Miscellaneous bonds,	68,745 00	Profit and loss, . . .	8,018 51
Miscellaneous stocks,	14,750 00	Rentals,	412 00
Loans on real estate,	77,762 00	Deposits,	917,129 51
Loans to corporations,	71,000 00	Certificates of deposit, . . .	147,192 07
Time loans with collaterals, . . .	138,720 00	Safe deposit vault	
Demand loans with collaterals, . .	37,443 00	sinking fund,	3,462 81
Notes of individuals or firms, . . .	756,240 46		
Expense account,	3,415 41		
Premium account,	1,281 25		
Taxes paid,	1,905 20		
Interest paid,	9,952 24		
Furniture and fixtures,	25,000 00		
Cash :—			
In office,	30,911 70		
In banks,	111,138 17		
	\$1,397,664 43		\$1,397,664 43

Date of examination by commissioners : July 20.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$143,000 00	Capital stock, . . .	\$500,000 00
State bonds,	104,500 00	Surplus fund, . . .	150,000 00
City, county and town bonds, .	24,200 00	Interest,	} 8,113 27
Loans to counties, cities and towns (notes),	15,000 00	Discount,	
Railroad bonds,	271,052 50	Commissions,	} 30,853 52
Miscellaneous bonds,	24,890 00	Earnings undivided, .	
Miscellaneous stocks,	33,500 00	Reserve for taxes, . .	6,600 00
Loans to corporations,	971,323 60	Deposits:—	
Time loans with collaterals, . .	153,854 31	Subject to check, . . .	1,353,856 40
Demand loans with collaterals, .	368,945 22	Certificates of deposit, .	653,972 22
Notes of individuals or firms, . .	316,965 55	Treasurer's checks, . .	804 05
Expense account,	1,908 17	Due to banks,	11,199 79
Furniture and fixtures, }	25,000 00		
Safe deposit vaults, }			
Cash:—			
In office,	112,083 42		
In banks,	149,176 48		
	<u>\$2,715,399 25</u>		<u>\$2,715,399 25</u>

Trust Department.

City, county and town bonds, . .	\$6,000 00	Trust accounts, . . .	\$135,771 92
Bank stocks,	5,435 00	Income,	169 46
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	90,075 00		
Cash on hand,	9,917 43		
Savings bank books,	1,313 95		
Real estate,	11,100 00		
	<u>\$135,941 38</u>		<u>\$135,941 38</u>

Date of examination by commissioners: November 11, 12.

STATE STREET TRUST COMPANY—BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.*CHARLES LOWELL, *Treasurer and Actuary.*

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$9,740 00	Capital stock, . . .	\$300,000 00
State bonds,	80,406 25	Earnings undivided, . . .	47,139 16
City, county and town bonds, . .	50,709 06	Deposits:—	
Loans to counties, cities and towns (notes),	10,000 00	Subject to check, . . .	1,872,367 25
Bank stocks,	26,460 00	For payment of coupons, etc.,	24,715 00
Railroad stocks,	41,812 84	Certificates of deposit, . . .	8,396 46
Railroad bonds,	63,742 50	Certified checks,	1,948 00
Miscellaneous bonds,	78,141 69	Dividends unpaid,	42 00
Miscellaneous stocks,	21,200 00		
Loans on real estate,	78,500 00		
Loans to corporations,	478,000 00		
Time loans with collaterals, . .	531,778 14		
Demand loans with collaterals, .	550,075 99		
Expense account,	1,635 50		
Overdrafts,	52 42		
Cash:—			
In office,	35,413 51		
In banks,	196,939 97		
	<u>\$2,254,607 87</u>		<u>\$2,254,607 87</u>

Trust Department.

United States bonds,	\$272 50	Trust accounts,	\$458,989 64
Bank stocks,	30,668 00	Income,	4,448 82
Railroad and other bonds, . . .	23,815 00		
Railroad stocks,	163,571 36		
Loans on real estate,	167,575 00		
Cash on hand,	7,639 10		
Deposits in savings banks, . . .	1,001 00		
Massachusetts Hospital Life Insurance Company annuity, . .	15,800 00		
Real estate,	1,897 50		
Stock of American Bell Telephone Company,	11,364 00		
Stock of New England Telephone Company,	5,100 00		
Miscellaneous stocks,	34,735 00		
	<u>\$463,438 46</u>		<u>\$463,438 46</u>

UNITED STATES TRUST COMPANY — BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSCHESKY, *President*.

I. A. RATSCHESKY, *Treasurer*.

WM. H. HIDDEN, Jr., *Actuary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
Loans to counties, cities and towns (notes),	\$3,000 00	Capital stock,	\$200,000 00
Miscellaneous bonds,	25,343 75	Surplus fund,	90,000 00
Loans on real estate,	234,175 00	Interest,	22,102 26
Loans to corporations,	182,472 16	Exchange,	98 44
Time loans with collaterals,	623,285 62	Deposits: —	
Demand loans with collaterals,	145,100 00	Subject to check,	1,732,273 64
Notes of individuals or firms,	516,183 30	Certificates of deposit,	31,940 00
Expense account,	6,520 61	Certified checks,	10,000 00
Furniture and fixtures,	4,000 00	Treasurer's checks,	31,941 85
Cash: —			
In office,	66,986 44		
In banks,	311,289 31		
	\$2,118,356 19		\$2,118,356 19

Trust Department.

Cash on hand,	\$5 95	Trust accounts,	\$18,447 09
Real estate,	18,155 80		
Income,	285 34		
	\$18,447 09		\$18,447 09

Date of examination by commissioners: July 14, 15.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President*.

SAMUEL H. CLARY, *Treasurer and Secretary*.

BALANCE SHEET OCTOBER 30, 1897.

ASSETS.		LIABILITIES.	
City, county and town bonds, .	\$125,000 00	Capital stock, . .	\$200,000 00
Bank stocks,	6,700 00	Surplus fund, . .	100,000 00
Railroad bonds,	152,000 00	Interest,	5,580 70
Miscellaneous bonds,	51,022 84	Commissions,	412 46
Miscellaneous stocks,	58,686 61	Earnings undivided,	2,993 82
Loans on real estate,	35,625 00	Profit and loss,	26,973 92
Real estate owned,	60,000 00	Deposits:—	
Real estate by foreclosure,	3,500 00	Subject to check,	2,132,021 71
Loans to corporations,	927,467 88	Certificates of deposit,	2,610 71
Time loans with collaterals,	152,406 25		
Demand loans with collaterals,	17,326 35		
Notes of individuals or firms,	509,571 73		
Expense account,	1,836 80		
Premium account,	6,875 00		
Safe deposit vaults,	20,000 00		
Clearing house fund,	1,000 00		
Cash:—			
In office,	117,040 27		
In banks,	224,534 59		
	<u>\$2,470,593 32</u>		<u>\$2,470,593 32</u>

Trust Department.

United States bonds,	\$5,400 00	Trust accounts,	\$886,347 05
City, county and town bonds,	88,640 00	Income,	1,361 52
Bank stocks,	33,579 00		
Railroad bonds,	106,162 50		
Railroad stocks,	148,914 65		
Loans on real estate,	303,300 00		
Notes of corporations,	50,750 00		
Notes with collaterals or sureties,	13,152 46		
Cash on hand,	12,325 06		
Real estate,	56,500 00		
Savings bank deposits,	21,584 90		
Miscellaneous bonds,	5,150 00		
Miscellaneous stocks,	42,250 00		
	<u>\$887,708 57</u>		<u>\$887,708 57</u>

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]

BOARD OF COMMISSIONERS OF SAVINGS BANKS.	Sect.	BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.	Sect.
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BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Commissioners of savings banks, appointment, tenure of office, etc. P. S., 116, 1. 1889, 321.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof.

Compensation and allowances. P. S., 116, 2. 1886, 252. 1889, 77, 321. 1892, 243.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars, that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk one thousand two hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the discharge of its official duties.

To visit and examine every bank annually. P. S., 116, 3. 1888, 51.

SECTION 3. The commissioners, or one of them, shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for sav-

ings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

SECTION 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

May summon and examine officers, etc.; penalty for obstructing commissioner, etc. P. S., 116, 4.

SECTION 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

To examine bank on request of five officers or creditors, etc. P. S., 116, 5.

SECTION 6. The commissioners, if upon any examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of

Proceedings when bank is insolvent, or in a hazardous condition. P. S., 116, 6.

the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of property to be made and delivered to receivers, etc.
P. S., 116, 7.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine accounts, etc., of receivers annually.
P. S., 116, 8.

SECTION 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

To report violations of law.
P. S., 116, 9.

SECTION 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any

law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

SECTION 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

To report violations of law by receivers.
P. S., 116, 10.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Powers and duties of savings banks and institutions for savings.
P. S., 116, 11.

SECTION 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

General court may make further regulations, etc.
P. S., 116, 12.

Penalty for obstructing examination.

OFFICERS AND MEETINGS.

Officers.
P. S., 116, 13.

SECTION 13. The officers of every such corporation shall consist of a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer to
give bond, etc.
P. S., 116, 14.
1886, 93.
1889, 180.
1893, 254, § 1.

SECTION 14. The treasurer shall give bond for the faithful discharge of his duties, to the satisfaction of the trustees, and shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said board of any change thereafter made therein. If a treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as said board may approve. The treasurer of every such corporation shall give a new bond as often as once in five years. The provisions of this section shall apply also to vice treasurers and assistant treasurers, if such offices are created under the provisions of section thirteen.*

Choice and ap-
pointment of
officers.
P. S., 116, 15.

SECTION 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meetings to be holden at such time as the by-laws direct, anything in its char-

* See page xxxiv for other legislation relative to bonds of officers or employees.

ter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office; and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Vacancies.

Clerk to notify persons elected, and publish list.

Penalty.
P. S., 116, 15.
1893, 254, § 2.

SECTION 16. Every such corporation may at any time hold special meetings by order of its trustees; and its clerk shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Special meetings.
P. S., 116, 15.
1884, 150.

SECTION 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the clerk a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting. Such action and vote recorded shall

Members.
P. S., 116, 17.
1888, 120.
1890, 222.

be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees.

SECTION 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Quorum, statement of condition, records, etc.
P. S., 116, 18.
1888, 96.
137 Mass. 439.

Names of investing officers to be published, etc.
1882, 50.

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

SECTION 19. Every such corporation shall carry on its usual business at its banking house only, and no deposit shall be received nor payment on account of deposits be

Business to be transacted at banking house only, etc.
1884, 253.
1889, 91.

made by such corporation or by any person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established: *provided, however*, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located. Proviso.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 20. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater sum than one thousand six hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate court or by order of any court. Amount of certain deposits limited.
P. S., 116, 19.
1889, 86 and 449.

SECTION 21. Deposits and the income derived therefrom shall be invested only as follows: — Investment of deposits, etc.
P. S., 116, 20.

First. On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate; but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation. First mortgages of real estate.
P. S., 116, 20,
cl. 1.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York. Public funds.
P. S., 116, 20,
cl. 2.
140 Mass. 535.

b. In the bonds or notes of any county, city or town of this Commonwealth. P. S., 116, 20,
cl. 2.

c. In the bonds or notes of any incorporated district in this Commonwealth whose net indebtedness does not ex- 1885, 111.

ceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

P. S., 116, 20,
cl. 2.

d. In the bonds or notes of any city of the states of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent. of such valuation.

P. S., 116, 20,
cl. 2.

e. In the notes of any citizen of this Commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, 124.
1888, 90.
1890, 369.

f. In the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.*

Net indebted-
ness.
1883, 127.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

* See page xxxii for additional investments.

Third. a. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment.

Railroad bonds,
notes, etc.
P. S., 116, 20,
cl. 3.
1887, 196.
140 Mass. 535.

b. In the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.

P. S., 116, 20,
cl. 3.
1887, 196.

c. In the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.

P. S., 116, 20,
cl. 3.
1887, 196.

d. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1889, 305.

e. In the bonds and notes of the Fitchburg Railroad Company issued according to law.

1887, 113.

f. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

1883, 134.

g. In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

1888, 53.

h. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any

1888, 250, § 2.

mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

1890, 298.

i. In the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, 394.

j. In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by

such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

k. In the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof. P. S., 116, 20, cl. 3.
1887, 196.
1888, 213.

l. In the note or notes of any citizen of this Commonwealth with a pledge as collateral, of shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes, or any renewal thereof, and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.* Loans on railroad stock.
1887, 196.

m. Street railway companies shall not be considered railroad companies within the meaning of this section. P. S., 116, 20, cl. 3.

Fourth. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises Bonds of New York and New England Railroad Company.
1888, 301, § 6.

Proviso.

* See page xxxiii for additional investments.

covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Fifth. In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or in the stock of any trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen, or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that no such corporation shall hold, both by way of investment and as security for loans, more than thirty-five per cent. of its deposits in the stock of such banks, associations or companies, and shall not so hold more than three per cent. of its deposits in, nor more than one hundred thousand dollars, nor more than one quarter part of the capital stock of, any one such bank, association or company; any such corporation may deposit not more than five per cent. of its deposits in any one such bank, association or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary.

Sixth. In loans upon the personal notes of the depositors of the corporation, but not exceeding one half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Bank stocks,
deposits, etc.
P. S., 116, 20,
cl. 4
1890, 168.
141 Mass. 522.
151 Mass. 107.

Proviso.

Loans to
depositors.
P. S., 116, 20,
cl. 5.

Seventh. If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein: *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Personal securities.
P. S., 116, 20,
cl. 6.
1884, 168.
1886, 69.

Proviso.

Eighth. Five per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site.
P. S., 116, 20,
cl. 7.
1893, 174.
149 Mass. 3.
151 Mass. 7.

Ninth. Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the board of investment of any such corporation, and for good cause shown, grant an additional time for the sale of the same.

Real estate acquired by foreclosure, etc.
P. S., 116, 20,
cl. 8.
1886, 77
149 Mass. 4.

Proviso.

Tenth. The provisions of this act shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of securities as collateral to remain valid.
P. S., 116, 20,
cl. 9.

Investing
officers not to
borrow funds of
corporation or
become surety.
P. S., 116, 21.
1889, 161.
134 Mass. 179.

SECTION 22. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Not to receive
brokerage, etc.,
on account of
loan.
P. S., 116, 22.

SECTION 23. No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Penalty.

Applications
for loans, etc.
P. S., 116, 23.

SECTION 24. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

Guaranty fund
to be created and
maintained.
P. S., 116, 24.
134 Mass. 346.
148 Mass. 243.
149 Mass. 5, 169.
151 Mass. 104.

DIVIDENDS AND PAYMENTS.

SECTION 25. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated

during the six months then next preceding, not less than one eighth nor more than one fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

SECTION 26. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws, in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one half per cent. on all sums which have been on deposit for the six months then next preceding, or one and one fourth per cent. on all sums which have been on deposit for the three months then next preceding; and no ordinary dividend shall be declared or paid except as above-provided, nor upon a deposit of less than three months' standing: *provided, however*, in computing dividends as aforesaid, sums deposited on or before the third day of the quarter next preceding, or the third day of the half year next preceding, may be considered as having been on deposit for three months and six months respectively. Any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Division of net
profit, etc.
P. S., 116, 25.
151 Mass. 108.
1897, 109.

SECTION 27. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Dividend not to
be paid unless
net profits are
one and one half
per cent.,
except, etc.
P. S., 116, 26,
151 Mass. 108.

SECTION 28. Once in every term of three years, at the time provided by the by-laws for making ordinary dividends, if, after such ordinary dividend is made, the net profits accumulated, including the amount of the guaranty

Extra dividends
may be paid, etc.
P. S., 116, 27.
1888, 355.
151 Mass. 108.
1896, 231.

fund, amount to eleven per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits in excess of ten per cent. shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years next preceding.

Payment of dividend to be authorized by trustees, etc.
P. S., 116, 28.

SECTION 29. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

Withdrawal of deposits.
P. S., 116, 29.
127 Mass. 183.
138 Mass. 581.
141 Mass. 36.
152 Mass. 50.

SECTION 30. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payments to minors.
P. S., 116, 29.
127 Mass. 183.
141 Mass. 46.
152 Mass. 50.

Payment on order after death of drawer.
1885, 210, § 2.

SECTION 31. Such corporations are hereby authorized and empowered to pay any order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment, when said presentation is made within thirty days after the date of such order; and at any subsequent period, provided the corporation has not received actual notice of the death of the drawer.

Depositor may set off amount of his deposits.
P. S., 116, 30.

SECTION 32. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity

to restrain the corporation from doing its actual business, and the provisions of section eight of chapter one hundred and sixty-eight of the Public Statutes shall not apply to such set-off ; but no judgment shall be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff corporation when such corporation is under perpetual injunction, as provided in section six of this chapter.

SECTION 33. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto ; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment ; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECTION 34. When a deposit is made in any such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person ; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Claimants of deposits may be made defendants in certain cases.
P. S., 116, 31.
136 Mass. 210.
138 Mass. 581.
140 Mass. 158, 261.
141 Mass. 306.
146 Mass. 421.
151 Mass. 219.

Deposits may remain or be paid into court, etc

Deposits in trust.
P. S., 116, 32.

Depositor to be notified when amount entitled to dividend is exceeded.
P. S., 116, 33.

SECTION 35. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published, etc.
P. S., 116, 34.

SECTION 36. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Special trust funds to be exempt from attachment, etc.
P. S., 116, 35.
139 Mass. 355.
143 Mass. 524.
153 Mass. 467.

SECTION 37. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing lands for parks and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

SECTION 38. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate court may authorize the deposit of certain funds, etc.
P. S., 116, 36.
139 Mass. 355.
153 Mass. 467.

SECTION 39. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation in which they are deposited shall give a receipt therefor to the person who deposits the same, and shall send by mail or deliver in the month of January in every third year after the first deposit, to the mayor of any city or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statements of amount of certain funds to be made every third year, etc.
P. S., 116, 37.
153 Mass. 467.

SECTION 40. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation, upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

Funds to be transferred, etc., if corporation ceases to do business.
P. S., 116, 38.
153 Mass. 467.

BOOKS AND RETURNS.

Books and
accounts.
P. S., 116, 39.

SECTION 41. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Treasurer to
make annual
report to board.
P. S., 116, 40.
1888, 127.
137 Mass. 113.

SECTION 42. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the board showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the board shall prescribe, and shall specify the following particulars, namely: name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the

number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

SECTION 43. Such reports shall, beginning with the report of October in the year eighteen hundred and ninety-four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months next preceding.

Additional
statements
required.
P. S., 116, 41.
1890, 44.

SECTION 44. The board of commissioners of savings banks shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of
reports to be
furnished, etc.
P. S., 116, 42.

SECTION 45. The treasurer of every such corporation shall within fifteen days after the last business day of October in the year eighteen hundred and ninety-seven,

Deposits of
twenty years
standing.
1887, 319.

Proviso.

and every fifth year thereafter, return to the board a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post office address, and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living, or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of any savings bank neglecting or refusing to make the sworn return required by this section shall be subject to a fine of one hundred dollars. Said board shall incorporate in their annual report, or in a supplementary report, each return made to them as provided in this section.

MISCELLANEOUS PROVISIONS.

Trial balance of
depositors'
ledgers.
1889, 83.

SECTION 46. Every such corporation shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

Books of deposit
to be verified.
1888, 40.
1896, 193.

SECTION 47. During the year eighteen hundred and ninety-five and every third year thereafter every such corporation shall call in the books of deposit of their depositors for verification, under rules to be prescribed by their respective boards of investment, duly approved by the board of commissioners of savings banks.

Overseers of
poor to be
informed of
certain deposits.
P. S., 116, 43.

SECTION 48. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Common-

wealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

SECTION 49. Copies from the records, books and accounts of every such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts, and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

Copies from
records, etc.,
as evidence.
1885, 92.

SECTION 50. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter deposited in any such corporation, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be repaid to the person or persons having and establishing a lawful right thereto, with interest at the rate of three per centum per annum from the time it is so paid to the said treasurer to the time it is repaid by him to such person or persons.

Unclaimed
deposits to be
paid into the
treasury of the
Commonwealth,
etc.
1889, 449.

RECEIVERS.

Receivers.
P. S., 116, 44.
1882, 77, § 1.
1883, 258.
1884, 72.

SECTION 51. Receivers of insolvent savings banks and institutions for savings, at the end of one year after final settlement ordered by the court, shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations, remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the Commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto, arranged in alphabetical order, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties. At the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is made, the receivers shall deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said board shall receive and hold the same in some proper repository in the state house or Commonwealth building.

UNAUTHORIZED BANKING PROHIBITED.

Unauthorized
banking
prohibited.
1880, 452.
1893, 230.

SECTION 52. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of this Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen

hundred and ninety-three, which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every ^{Penalty.} bank, association, corporation or person violating this provision shall forfeit the sum of one hundred dollars for every day such offence shall be continued.

REPEAL OF STATUTES.

SECTION 53. Chapter one hundred and sixteen of the ^{Repeal.} Public Statutes; chapters fifty, seventy-seven, one hundred and forty-eight and two hundred of the acts of the year eighteen hundred and eighty-two; chapters fifty-two, one hundred and thirty-four, two hundred and forty-eight, and so much of chapter two hundred and fifty-eight of the acts of the year eighteen hundred and eighty-three as relates to savings banks; chapters seventy-two, one hundred and fifty, one hundred and sixty-eight and two hundred and fifty-three of the acts of the year eighteen hundred and eighty-four; chapters ninety-two, one hundred and eleven, one hundred and twenty-four and three hundred and forty-eight, and section two of chapter two hundred and ten of the acts of the year eighteen hundred and eighty-five; chapters sixty-nine, seventy-seven, ninety-three, one hundred and seventy-six and two hundred and fifty-two of the acts of the year eighteen hundred and eighty-six; chapters one hundred and thirteen, one hundred and ninety-six and three hundred and nineteen of the acts of the year eighteen hundred and eighty-seven; chapters forty, fifty-one, fifty-three, ninety, ninety-six, one hundred and twenty, one hundred and twenty-seven, two hundred and thirteen and three hundred and fifty-five of the acts of the year eighteen hundred and eighty-eight; chapters seventy-seven, eighty-six, eighty-eight, ninety-one, one hundred and sixty-one, one hundred and eighty, three hundred and five, three hundred and twenty-one, and so much of chapter four hundred and forty-nine as relates to savings banks,

of the acts of the year eighteen hundred and eighty-nine ; chapters forty-four, one hundred and sixty-eight, two hundred and twenty-two, two hundred and ninety-eight, three hundred and sixty-nine and three hundred and ninety-four of the acts of the year eighteen hundred and ninety ; chapter two hundred and forty-eight of the acts of the year eighteen hundred and ninety-two ; and chapters one hundred and seventy-four, two hundred and thirty and two hundred and fifty-four of the acts of the year eighteen hundred and ninety-three, are hereby repealed.

To be construed
as a continua-
tion of existing
laws, etc.

SECTION 54. The provisions of this act, so far as they are the same as those of existing laws, shall be construed as a continuation of such laws and not as new enactments ; and the repeal by this act of any provision of law shall not revive any law heretofore repealed or superseded ; it shall not affect any act done, liability incurred, or any right accrued and established, or any suit or prosecution, civil or criminal, pending or to be instituted, to enforce any right or penalty or punish any offence under the authority of the repealed laws ; and any person who at the time when said repeal takes effect holds office under any of the laws repealed shall continue to hold such office according to the tenure thereof, unless such office is abolished or a different provision is herein made.

[Chapter 164, Acts of 1895.]

AN ACT TO AUTHORIZE SAVINGS BANKS TO INVEST IN AND LOAN UPON BONDS OF THE STATES OF MISSOURI AND MINNESOTA AND IN THE CITIES THEREOF.

Deposits in savings banks and institutions for savings, and the income derived therefrom, may be invested in the legally authorized bonds of the states of Missouri and Minnesota, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes but on which the interest has been fully paid, of any city of the aforesaid states which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census certified to by the city clerk or

treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

[Chapter 178, Acts of 1896.]

AN ACT TO AUTHORIZE ADDITIONAL INVESTMENTS BY SAVINGS
BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 1. In addition to the investments authorized by section twenty-one of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four savings banks and institutions for savings may invest their deposits, and the income derived therefrom, in the bonds and notes of the New York, New Haven and Hartford Railroad Company, issued according to law, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company; also in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston and Lowell Railroad Corporation; of the Boston and Providence Railroad Company; of the Connecticut River Railroad Company, and of the old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof.

[Chapter 327, Acts of 1896.]

AN ACT TO IMPOSE A PENALTY FOR REFUSAL TO MAKE REPORTS
OR FOR MAKING FALSE REPORTS TO THE BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Any officer, agent, clerk or servant of a corporation, who refuses or neglects to make any report or statement lawfully required by the board of commissioners of savings banks, or who knowingly makes a false report or statement to such board, shall be punished by imprisonment in the house of correction for a term not exceeding three years, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment.

[Chapter 361, Acts of 1896.]

AN ACT RELATIVE TO THE BONDS OF TREASURERS AND EMPLOYEES
OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS, AND CO-OPERATIVE BANKS.

SECTION 1. Whenever, under the provisions of section fourteen of chapter three hundred and seventeen of the acts of the year eighteen hundred and ninety-four, it becomes necessary for the treasurer or other officer or employee of a savings bank or institution for savings to give bond for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state, or chartered by any other state or government to transact fidelity insurance or corporate suretyship, and authorized to do business in this Commonwealth, may be surety, or may be jointly and severally bound with such treasurer or other officer or employee. Such bond shall be to the satisfaction of the trustees and in a form to be approved by the commissioners of savings banks, and an attested copy thereof, with a certificate of the custodian that the original is in his possession, shall be filed with the commissioners of savings banks.

SECTION 2. The provisions of section one shall also apply to bonds of secretaries and treasurers of co-operative banks, given under the provisions of section seventeen of chapter one hundred and seventeen of the Public Statutes.

[Chapter 262, Acts of 1897.]

AN ACT TO AUTHORIZE SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS TO INVEST IN THE BONDS OF THE BOSTON, REVERE BEACH AND LYNN RAILROAD COMPANY.

SECTION 1. When the first mortgage indebtedness to the amount of three hundred and fifty thousand dollars, now existing upon that portion of the railroad of the Boston, Revere Beach and Lynn Railroad Company lying between Boston and Lynn in this Commonwealth, and maturing on the fifteenth day of July in the year eighteen hundred and ninety-seven, shall have been discharged, savings banks and institutions for savings in this Commonwealth may invest their deposits and the income derived therefrom, in the bonds of said company issued according to law, notwithstanding the existence of the present mortgage indebtedness, not matured, upon that part of its railroad, franchise and property, formerly belonging to the Boston, Winthrop and Shore Railroad Company.

SECTION 2. This act shall take effect upon its passage.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 21, chapter 317, Acts of 1894) :—

INVESTMENTS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS
PUBLIC FUNDS :	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan, Minnesota, Missouri and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.

* See page xlix for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS : (Concluded.)	<p>Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa, Minnesota, Missouri and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.</p>	Unlimited.
RAILROAD BONDS AND NOTES :	<p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.</p> <p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.</p> <p>Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid</p>	<p>Unlimited.</p> <p>Unlimited.</p> <p>Unlimited.</p>

* See page xlix for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	a dividend of not less than five per cent. per annum for two years next preceding such investment.	
	<i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i>	
	Bonds and notes of the New York, New Haven & Hartford Railroad Com- pany, issued according to law, notwith- standing the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said rail- road company.	Unlimited.
	Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages, on that part of its road formerly be- longing to the Boston, Clinton, Fitch- burg & New Bedford Railroad Com- pany.	Unlimited.
	Bonds and notes of the Fitchburg Railroad Company issued according to law.	Unlimited.
	Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Rail- road companies.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstand- ing such company be formed by the union of two or more companies, only one of which has paid regular divi- dends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however,</i> that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such exist- ing mortgage indebtedness shall, by	Unlimited.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	<p>the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> <p>In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however,</i> that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> <p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.</p> <p>Bonds of the New York & New England Railroad Company issued according to law, and for the payment of the</p>	<p>Unlimited.</p> <p>Unlimited.</p> <p>Unlimited.</p>

ADDENDA.

By the provisions of section 4 of chapter 516 of the Acts of 1896, incorporating the Boston Terminal Company, its bonds were made an investment for savings banks.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded.)	<p>principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose : <i>provided</i>, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged ; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.</p> <p>When the first mortgage indebtedness to the amount of three hundred and fifty thousand dollars, now existing upon that portion of the railroad of the Boston, Revere Beach and Lynn Railroad Company lying between Boston and Lynn in this Commonwealth, and maturing on the fifteenth day of July in the year eighteen hundred and ninety-seven, shall have been discharged, savings banks and institutions for savings in this Commonwealth may invest their deposits and the income derived therefrom, in the bonds of said company issued according to law, notwithstanding the existence of the present mortgage indebtedness, not matured, upon that part of its railroad, franchise and property, formerly belonging to the Boston, Winthrop and Shore Railroad Company.</p>	
BANK STOCK :	<p>Stock of any bank incorporated under the authority of this Commonwealth ; stock of any national bank located in any of the New England States.</p>	<p>Thirty-five per cent. of deposit, both as loans and investments.</p>

INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
BANK STOCK: (Concluded.)	<p>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	
REAL ESTATE FOR BANKING PURPOSES:	<p>For the purpose of a site and the erection or preparation of a suitable building for the convenient transaction of its business.</p>	Five percent. of deposits, but not exceeding \$200,000.
REAL ESTATE BY FORECLOSURE:	<p>May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.</p>	

LOANS.

LOANS ON REAL ESTATE:	<p>First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment,</p>	Seventy per cent. of whole amount of deposits.
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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON REAL ESTATE: (<i>Concluded.</i>)	who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.	
LOANS ON PERSON- AL SECURITY:	Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.	Thirty-three and one-third per cent. of deposits and income.
LOANS ON RAIL- ROAD STOCK:	Notes of citizens of this Commonwealth, with pledge as collateral, of the stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.	Unlimited.
	Note or notes of any citizen of this Commonwealth, with a pledge as collateral of shares of the capital stock of the Boston & Lowell Railroad Corporation; of the Boston & Providence Railroad Company; of the Connecticut River Railroad Company, and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to some other	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD STOCK: (Concluded.)	<p>railroad company; such note or notes not to exceed in any case seventy-five per cent. of the market value of the securities pledged, and to be made payable on demand, and to be paid or renewed within one year of the date thereof.</p> <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p>	
LOANS ON PUBLIC FUNDS:	<p>Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p> <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness* does not exceed five per cent. of the</p>	<p>Unlimited.</p> <p>Unlimited.</p>

* See page xlix for meaning of net indebtedness.

APPENDIX.

xlv

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
<p>LOANS ON PUBLIC FUNDS: (Concluded.)</p>	<p>last preceding valuation of the property therein for the assessment of taxes. <i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i></p>	
<p>LOANS ON RAILROAD BONDS:</p>	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.</p>	<p>Unlimited.</p>
	<p>First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.</p>	<p>Unlimited.</p>
	<p>Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.</p>	<p>Unlimited.</p>
	<p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.</p>	<p>Unlimited.</p>
	<p>Bonds and notes of the New York, New Haven & Hartford Railroad Company.</p>	<p>Unlimited.</p>
	<p>Bonds or notes of the Old Colony Railroad Company.</p>	<p>Unlimited.</p>

LOANS—CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Continued.)	Bonds or notes of the Fitchburg Rail- road Company.	Unlimited.
	Bonds or notes of the Boston & Lowell Railroad Corporation.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies only one of which has paid regular dividends for the two years next preceding such in- vestment on all its issues of capital stock, and notwithstanding the mort- gage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Rail- road: <i>provided, however</i> , that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such exist- ing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incor- porated under the laws of this Common- wealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	In the bonds of the Maine Central Railroad Company, known as Consoli- dated Mortgage Bonds, notwithstanding the existence of a mortgage indebted- ness not matured upon the whole or a part of the road of said railroad com- pany: <i>provided, however</i> , that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (<i>Concluded.</i>)	<p>applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> <p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p>	Unlimited.
LOANS ON BANK STOCK:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen.</p> <p><i>Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.</i></p> <p><i>Holdings, by way of investment or as security for loans, in the stock of</i></p>	Thirty-five per cent. of deposits, both as loans and investments.

LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON BANK STOCK: (Concluded.)	<i>any one bank, trust company, or safe deposit and trust company, not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i>	
LOANS TO DEPOSITORS:	Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.	Unlimited.
DEPOSITS IN BANKS:	May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits in any one such bank or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depositary	Unlimited.

MEMORANDA.

CHAP. 127, ACTS OF 1883.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

Net indebtedness.

CHAP. 317, SECT. 22, ACTS OF 1894.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk and treasurer shall at the same time be a member of the investing committee.

Officer cannot borrow.

CHAP. 317, SECT. 23, ACTS OF 1894.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of trustees.

Not to receive fee, brokerage or commission on account of loans made.

CHAP. 317, SECT. 24, ACTS OF 1894.

Applications
for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND TRUST
COMPANIES.

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter 274, Acts of 1894, Chapter 423, Acts of 1896, and Chapter 304, Acts of 1897.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of every such corporation shall not be less than five hundred thousand dollars nor more than one million dollars, except that in any place the population of which does not exceed one hundred thousand the capital may be not less than two hundred

thousand dollars. The capital shall be divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital stock is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash. Before entering upon active business every such corporation shall file with the board of commissioners of savings banks a list of its stockholders, giving the name, residence and post office address of each stockholder and the number of shares of stock held by each, which list shall be verified by the two principal officers of the corporation. Upon receipt of such list the board of commissioners of savings banks shall examine, or cause an examination to be made, in order to ascertain whether the whole capital of such corporation has been paid in in cash; and if it appears from such examination that the capital has not been fully paid in in cash, said board shall not grant a certificate authorizing such corporation to commence business; and no such corporation shall commence business until such certificate has been granted by said board.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws; and all such officers shall be sworn to the faithful discharge of their duties.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may

establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity. No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be

required to assume or execute any trust without its assent. Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon; *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corpo-

ration shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however,* that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also,* that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also,* that the

corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States,

an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars. No such investment shall be made in real estate which is subject to mortgage, nor shall the whole amount so invested, including the cost of any alterations in any building, or any additions thereto in the nature of permanent fixtures, exceed the sum above limited.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed

money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of such cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount

equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections fifty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secre-

tary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

An Act relating to investments of safe deposit, loan and trust companies.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

An Act to amend an act in relation to safe deposit, loan and trust companies.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred

and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations ; and all the rights and privileges necessary for the execution of such powers are hereby granted : *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust. .

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight ; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted and adopted : *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

An Act in relation to enforcing the liability of shareholders in trust companies.

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, pro rata, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes : *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

An Act to limit the time within which safe deposit, loan and trust companies shall organize and commence business

[Chapter 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

An Act relative to deposits by cities and towns in banks and trust companies.

[Chapter 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

An Act relative to safe deposit, loan and trust companies.

[Chapter 423, Acts of 1896.]

SECTION 1. Section six of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby amended by adding at the end thereof the following words :—No such corporation shall give collateral or other security for any deposit of money received under the provisions of this section.

SECT. 2. Every such corporation hereafter incorporated, after a deduction of all reasonable expenses incurred in the management thereof, together with such losses as may have occurred during the year, shall annually set aside not less than ten per cent. of its remaining

earnings as a guaranty fund, until such fund amounts to twenty-five per cent. of its capital, which fund shall be invested in the same manner as deposits in savings banks are now or hereafter may be required to be invested.

SECT. 3. No such corporation shall hereafter commence to exercise the powers and duties described in sections seven and eight of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight until it shall have applied for and received the written authority of the board of commissioners of savings banks so to do, and such board is hereby authorized to grant or to decline to grant such authority, after such investigation of the affairs of the company as the said board may deem expedient.

SECT. 4. This act shall take effect upon its passage.

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